



**GARAGE 13 PTE LTD**  
8 KAKI BUKIT AVE 4  
#02-54/55 PREMIER@KB  
SINGAPORE 415875  
UEN GST REG NO. 202005684D

22<sup>th</sup> September 2022

Our Ref: SMN5955J

Your Ref: SME8415D

China Taiping Insurance (Singapore) Pte Ltd

**Motor Claims Department**

No.3 Anson Road

#16-00 Springleaf Tower

Singapore 079909

Dear Sirs,

**ACCIDENT INVOLVING SMN5955J AND SME8415D ALONG STAMFORD ROAD ON 04.03.2022**

We are the representative for REUBEN BALA, whose vehicle registration number **SMN5955J** was damaged in the above accident.

We are instructed to claim for damages against your insured in connection with the above-captioned road traffic accident driven by your insured.

We are instructed that the accident was caused by your insured's negligence and/or management of motor vehicle registration **SME8415D**. As a result of the accident, our client's vehicle was damaged and our client had been put to loss and expense, particulars of which are as follows:-

Cost of repairs	\$	22,042.00
Loss of rental for 06 days @ \$140/day	\$	840.00
Loss of rental for 09 days @ \$149.80/day	\$	1,348.20
Survey report fee	\$	1,132.00
LTA search fee	\$	7.45
Towing fee	\$	60.00
	\$	<u>25,429.65</u>

Enclosed are the supporting documents for your perusal :-

GIA

Repair bill

Kindly let us have your payment of **\$25,429.65** in our workshop's name within the next 14 days.

Please do not hesitate to contact our Ms Irene at 63851171 or email [motor@iaconsultingsg.com](mailto:motor@iaconsultingsg.com) should you have any queries on your matter. We thank you for your kind attention and appreciate your quick remittance.

Yours faithfully,

Encl.

## GARAGE 13

8 Kaki Bukit Ave 4  
Premier @ Kaki Bukit #03-46  
Singapore 415875  
Company Reg Number: 202005684D

### LETTER OF AUTHORISATION

I/We, REUBEN BALA ("the third party claimant")  
of NRIC/FIN/UEN No. S2727505 B, owner of vehicle no. SMN 5955 J hereby authorize  
M/s GARAGE 13 PTE LTD ("the workshop") to my claim for repair cost  
and/or rental and/or loss of use and/or survey fee ("claim") for my vehicle no. SMN 5955 J that  
was damaged pursuant to the accident which occurred on 4/3/2022 along  
STAMFORD ROAD involving vehicle no/s  
SME 8415 D ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/ owner/ insurers of the other vehicle/s is concerned.

Dated this 4 (day) of 3 (month) 2022 (year)

x



SIGNATURE OF OWNER/ COMPANY STAMP (IF APPLICABLE)



Invoice To:	Garage 13 Pte Ltd
Address:	8 Kaki Bukit Avenue 4, Premier @ KB #03-46 Singapore 415875
Attention:	Finance Dept
Contact No.:	87970013
PO Number:	N/A
Vendor Number:	N/A
Total Pages:	01

## ORIGINAL TAX INVOICE

Invoice No. : INV007  
 Date : 10/3/2022  
 Terms : IMMEDIATE

S/N	DESCRIPTION	QUANTITY	PER DAY	AMOUNT
1	Rental of Audi A3 (SLH 2824 S) 04/03/2022 - 10/03/2022  Replacement for SMN 5955 J (MH12)	6	140	840

All Cheques should be crossed "A/C Payee Only" and drawn to the order of  
 "J & J Car Rental & Leasing Pte Ltd "

Subtotal: S\$ 840.00  
 Total: S\$ 840.00

Thank you. We look forward to being of service to you again.

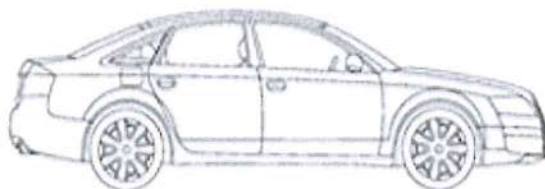
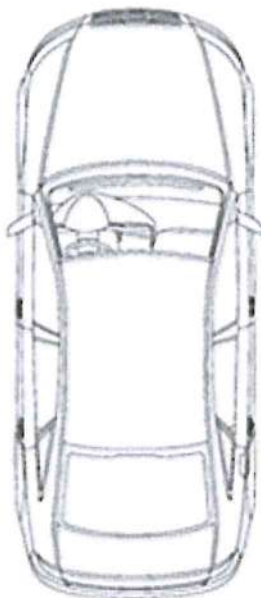
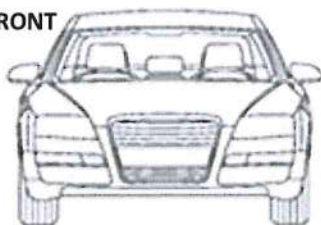
THIS IS A COMPUTER GENERATED INVOICE. NO SIGNATURE IS REQUIRED.



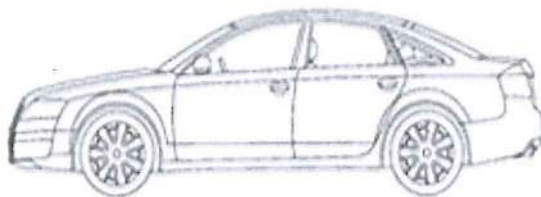
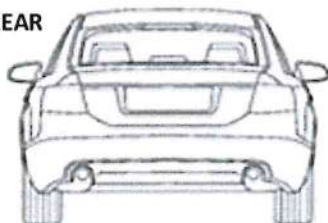
(HONDA FIT)  
SMH 5955 J.

HIRER'S PARTICULARS	
Name: REUBEN BALA.	Mobile No.: 9183 5554.
Address (Residential): BLK 818 WOODLANDS STREET 82 402-409.	
NRIC / Passport No.: S2727505 B.	Home No.:
Emergency contact (Next of Kin / Friend):	Email: .
License Issued Date / Country of Issue: SINGAPORE.	Date of Birth: 1/5/1964.
VEHICLE DETAILS	
Model / Make: AUDI	Vehicle No.: SLH 2824 S.

FRONT



REAR



Legend: D = Dent, S = Scratch, C = Chip Off, R = Rust, M = Missing, L = Loose, CR = Crack					
Additional Features in Vehicle:			Delivery Address: KB @ PREMIER.		Collection Address:
RENTAL CHARGES			Out Date:	Out Time:	Hirer Signature: Staff Signature:
Day(s) / Week(s) / Month(s) / Year	\$		4/3/2022.	11:30 AM.	
Malaysia Charge	\$		Return Date:	Return Time:	Hirer Signature: Staff Signature:
Additional Driver	\$				
CDW	\$		10/3/2022	1101 AM	
GPS Rental	\$		<div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> <p>OUT</p> </div> <div style="text-align: center;"> <p>IN</p> </div> </div>		
Surcharge	\$				
Misc Charges	\$		Remarks:		
Delivery	\$				
Collection	\$				
Damage	\$				
Refundable Deposit	\$				
TOTAL	\$				
Reservation	\$				
BALANCE	\$				

By signing on the below, I have agreed that all the information stated above are true and accurate at the time of print.

Hirer's Signature / Date



**IMPORTANT**

1. HIRER (refer to clause 2a & 2c below on age and driving experiences) must have a valid Class 3 Singapore License to drive the vehicle after signing this agreement.
2. Vehicle is strictly for Singapore use only and may not be driven out of Singapore without prior consent of the company. There will be an additional charge of \$30 per calendar day for driving in Malaysia. A penalty of \$50 will be imposed if the driver does not inform the company before entering Malaysia.
3. In the event of an accident, the hirer shall
  - a. Report all accident involving the said vehicle to **J & J CAR RENTAL & LEASING PTE. LTD.** immediately.
  - b. Take immediate steps to complete and sign the "Motor Accident Report Form" and take all necessary actions in compliance with the "Non-injury Motor Accident Report Scheme". (All forms will be made available to **J & J CAR RENTAL & LEASING PTE. LTD.** after the accident has been reported.)
  - c. REPORT TO THE POLICE WITHIN 24 HOURS FROM THE OCCURRENCE, THE FOLLOWING TYPE OF ACCIDENTS:
    - i. INJURY CASE
    - ii. NON-INJURY CASE INVOLVING A GOVERNMENT VEHICLE OR DAMAGE TO GOVERNMENT PROPERTY
    - iii. NON-INJURY CASE INVOLVING A FOREIGN VEHICLE (TO OBTAIN THEIR MOTOR INSURANCE POLICY, PASSPORT NO., NAME OF DRIVER, VEHICLE NUMBER, ROAD TEXT AND LOG CARD INFORMATION)
    - iv. NON-INJURY CASE INVOLVING A PEDESTRIAN AND/OR CYCLIST

**TERMS AND CONDITIONS**

1. This vehicle is restricted to carry 4/7 passengers only.
2. HIRER'S RESPONSIBILITIES
  - a. The Hirer shall be responsible to pay for insurance excess for 3<sup>rd</sup> party insurance only, according to the table below. Damages beyond that covered by insurance and loss of earnings for the hired vehicle shall be chargeable to the Hirer.

Type of Vehicle hired	Excess within Singapore	Excess outside Singapore	Excess within Singapore	Excess outside Singapore	Excess within Singapore
1600 cc and below	\$3,000.00	\$6,500.00	\$5,000.00	\$9,000.00	\$10,000.00
1601 to 2000 cc	\$4,000.00	\$7,500.00	\$6,000.00	\$10,000.00	\$10,000.00
2001 cc and above	\$5,000.00	\$8,500.00	\$7,000.00	\$11,000.00	\$10,000.00

- b. Collision Damage Waiver may be purchased as follows,  
1600 cc and below - \$20 per day / 1601 to 2000 cc - \$30 per day / 2001 cc and above - \$40 per day
- c. Should the Hirer purchase CDW then the following insurance excess shall apply.

Type of Vehicle hired	Figure 1 Excess within Singapore	Figure 1 Excess outside Singapore	Figure 2 Excess within Singapore	Figure 2 Excess outside Singapore	Figure 3 Excess within Singapore
1600 cc and below	\$1,500.00	\$3,250.00	\$2,500.00	\$4,500.00	\$6,500.00
1601 to 2000 cc	\$2,000.00	\$3,750.00	\$3,000.00	\$5,000.00	\$7,000.00
2001 cc and above	\$2,500.00	\$4,250.00	\$3,500.00	\$5,500.00	\$7,500.00

- d. The Hirer is required to refuel at his or her own expense and return the vehicle with the same amount of fuel as it was handed over to hirer. The minimum fuel octane rating / RON is 95 and receipt must be provided for reference. While excess refuel will not be refunded, the Hirer would be required to compensate **J & J CAR RENTAL & LEASING PTE. LTD.** SGD\$30.00 per ¼ tank as measurement is determined by rounding down upon return. E.g. if meter is between ¼ and ½, it will be taken as ½.
- e. The Hirer shall be liable for all claims and/or damages arising from use of the vehicle involving any illegal activity, driving whilst under the influence of alcohol or any other immoral or illegal activity that is not covered by the motor insurance policy taken by **J & J CAR RENTAL & LEASING PTE. LTD.**
- f. The Hirer shall bear all liability if it is found that he/she had hired the vehicle through fraud or impersonation or sub-leasing or allowing any other person to drive the vehicle.
- g. The hirer shall pay to **J & J CAR RENTAL & LEASING PTE. LTD.** the full cost of the vehicle in the event that the vehicle is confiscated by the Authority of Singapore or Malaysia for any reason, but not limited to, smuggling or illegal immigrants, controlled drugs or duty unpaid cigarettes or smuggling of any other contrabands committed by the hirers, his agent or any other person.

HIRER ACKNOWLEDGE AND UNDERSTAND THE ABOVE POINT 2(e) AND (g) BY SIGNING: \_\_\_\_\_ DATE: \_\_\_\_\_

- h. The Hirer shall bear all costs incurred in case of a breakdown for all the parts that are not covered under the insurance and including wear and tear, E.g. battery flat, tyre puncture, towing and attendance fee.
- i. The Hirer is responsible to keep the car clean when returning to **J & J CAR RENTAL & LEASING PTE. LTD.**, otherwise hirer is liable for a penalty of SGD\$30.00 if the car is in a dirty condition or has pest infestation or cigarette smell etc.
- j. There shall be no replacement or refund of a vehicle and rental fee respectively in the event of a breakdown or early return.
- k. There should not be any sub-hiring to anyone during the rental period. If the Hirer is found to have sub-hired the vehicle to another person during the rental period, the Hirer shall bear full responsibility for all claims and/or damages arising from use of the vehicle by the illegal hirers.
3. The Hirer shall bear all ERP charges, parking fees and traffic fines during the rental period. The Hirer shall bear full responsibility in the event a traffic offence is committed whilst the vehicle is on hire to him/her.
4. Any traffic fines and parking charges or other fees paid on behalf of the Hirer by **J & J CAR RENTAL & LEASING PTE. LTD.** will have a surcharge of SGD\$30.00 and will be claimable from Hirer.
5. Extension of Leasing period.
  - a. The Hirer has to give **1 day notice** prior to the extension of the leasing period.
  - b. The Hirer must first sign the extension form and make payment to **J & J CAR RENTAL & LEASING PTE. LTD.** before extension can be proceeded.
  - c. Approval of extension is subjected to the sole and full discretion of **J & J CAR RENTAL & LEASING PTE. LTD.**
  - d. Extension of lease is subjected to the availability of the vehicle.
6. A surcharge of SGD\$20 per hour shall be levied on any vehicle returned after the stipulated returning time.
7. **J & J CAR RENTAL & LEASING PTE. LTD.** shall not be held responsible for any injuries, loss of life or damage of any kind to any person or thing or things involving the vehicle. The Hirer alone shall be responsible for all such events including maintenance (wear and tear) during the term of lease.
8. Should the hirer fail to fulfil the full term of the contract, all initial deposits made prior shall be forfeited and will not be refunded to Hirer upon return of the vehicle.
9. Should any Hirer remains uncontactable for 1 hour after the stipulated returned timing
  - a. **J & J CAR RENTAL & LEASING PTE. LTD.** reserves the rights to retrieve or tow back the vehicle without Hirer's consent / further notice.
  - b. **J & J CAR RENTAL & LEASING PTE. LTD.** shall not be held responsible for any loss or damage to property left inside the vehicle
  - c. A repossession fee of SGD\$500.00 shall be incurred to the hirer.
10. **J & J CAR RENTAL & LEASING PTE. LTD.** reserves the rights to engage licensed Debt Collector or Lawyer to recover all outstanding amount. Debt Collector and/or legal fees are to be borne by the Hirer
11. All terms and conditions regarding this Lease Agreement shall be constructed and be governed by the laws of Singapore and **J & J CAR RENTAL & LEASING PTE. LTD.** reserves the rights of all final decisions.

**DECLARATION**

I, \_\_\_\_\_ of NRIC / Passport No. / Work Permit No. \_\_\_\_\_ have read, understood and agreed to the terms and conditions of this rental agreement. I have also been explained by the staff of **J & J CAR RENTAL & LEASING PTE. LTD.** on all clauses stated above. All documents submitted by me are genuine and are still valid. My purpose of this rental will not be used for illegal activities or infringements against any laws of Singapore and/or Malaysia. I declare that all information given are true and correct in all respect. My driving license is current and I am not disqualified from driving by any Authority.

  
Hirer's Signature / Date

\_\_\_\_\_  
Staff Signature / Name / Date



## HUA HONG PRIVATE LIMITED

25D SUNGEI KADUT STREET 1, SINGAPORE 729332

Tel: (65) 6661 9688 Fax: (65) 6661 9699 Email: info@huahong.com.sg

### TAX INVOICE

31 March 2022

GARAGE 13 PTE LTD

#### RENTAL FOR MONTH OF MARCH 2022

1.	SMH1222Z	10/03/2022 - 19/03/2022	\$	1,348.20
	Replacement For SMN 5955 J			

Total	\$	<u>1,348.20</u>
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\* Please make payment payable to Hua Hong Pte Ltd

\*\* Bank Account: UOB 324-302-1713

\*\*\* Bukit Panjang Branch

This is a computer generated document and no signature is required.





# ADRIE LEASING PRIVATE LIMITED

25D SUNGEI KADUT STREET 1, SINGAPORE 729332

Tel: (65) 6661 9688 Fax: (65) 6661 9699

SMN 5955 J  
(HONDA FIT)

## VEHICLE RENTAL AGREEMENT

Date: \_\_

V.R.A No.: \_\_

Vehicle Rental Agreement made between ADrive Leasing Private Limited (MANAGING AGENT) and The Hirer and/or The Driver, under the terms and conditions as set forth.

HIRER'S DETAILS						
NAME OF HIRER ("Hirer")	REUBEN BALA		NRIC No.	S2727505B	Gender	MALE
ADDRESS (AS STATED IN NRIC)	BLK 818 WOODLANDS STREET 82 #02-409 S' 730818.					
EMAIL ADDRESS	REUBEN.BALA@YAHOO.COM.SG		CONTACT NUMBER	9183 5554.		
DRIVING LICENCE No.	S 2727505B.		DATE OF BIRTH	01/05/1964.		
DRIVING EXPERIENCE	19. YEARS		NATIONALITY	SINGAPOREAN	PLACE OF ISSUE	SINGAPORE.
VEHICLE DETAILS						
MAKE / MODEL	MAZDA 3		VEHICLE REG No.	SMH 1222 Z.		
LEFT SIDE			LEGEND:	PETROL		
RIGHT SIDE			O - DENT X - SCRATCH C - CHIP R - RUST			
DATE OUT	10/3/22.	TIME OUT	1100.	HRS	HIRER'S SIGNATURE	X
DATE IN	19/3/22.	TIME IN		HRS	HIRER'S SIGNATURE	X
RENTAL DETAILS						
SECURITY DEPOSIT	S\$		INSURANCE EXCESS	Please View Terms & Conditions "INSURANCE / MALAYSIA USAGE"		
RENTAL CHARGES	S\$ @ PER WEEK		NUMBER OF DAY(S) / WEEK(S)			
GRAND TOTAL	S\$					
CONTRACT PERIOD	Start Date	10/3/22	End Date	25/3/2022		
REMARK(S)						

PLEASE MAKE PAYMENT TO DBS BANK LTD CURRENT ACCOUNT @ 003-946456-8

AUTHORISED SIGNATURE



X

HIRER NAME AND NRIC



## ADRIVE LEASING PRIVATE LIMITED

25D SUNGEI KADUT STREET 1, SINGAPORE 729332

Tel: (65) 6661 9688 Fax: (65) 6661 9699

### AGREEMENT FOR HIRE

1. **Hua Hong Pte Ltd** (the "Owner"), as managed by **ADrive Leasing Pte Ltd** (the "Managing Agent"), will let, and the Hirer will take for hire upon the following terms and conditions in this agreement ("Agreement") the motor vehicle ("Vehicle") described in the Schedule hereto and the Hirer shall be a mere Bailee of the Vehicle and no interest in it shall pass to the Hirer. The Vehicle shall always remain the property of the Owner and the Hirer shall not do or permit or cause to be done any matter or thing whereby the rights of the Owner in respect of the Vehicle are or may be prejudicially affected.
2. The Hirer and the authorized driver must be over the age **TWENTY-TWO (22) YEARS OLD** and holding Singapore valid driving license with at least **TWO (2) YEARS** of driving experience.
3. The Hirer and/or the Authorized Driver confirms that he/she:
  - A. Do not suffer from any physical infirmity or uncorrected defective vision or hearing, and that the Owner shall be entitled to rescind and/or terminate this Agreement forthwith if the Hirer and/or the Authorized Driver is found to have withheld information relating to such infirmity;
  - B. Is informed that the Vehicle shall not be insured after the expiry of the Hire Period. The Owner must be notified of any intended extension of the Hire Period at least **SEVEN (7) DAYS** prior to expiry of the Hire Period and payment shall be made to the Owner immediately upon receipt of the invoice. Failure by the Hirer to make do payment will entitle the Owner to make the necessary claims through legal means;
  - C. Shall not make any alteration, additional modifications or changes whatsoever to the Vehicle. If caught, the Hirer must pay for the costs and expenses of reinstating the Vehicle plus an additional administrative charge of **S\$1,070.00** (inclusive of GST).
  - D. the Vehicle shall not be driven by un-authorized personnel, and that in the event of breach of this clause the Hirer shall be liable for all loss and damages to the Owner including but not limited to an administrative charge of **S\$1,070.00** (inclusive of GST).
4. Usage of Vehicle for illegal purposes including but not limited to and/or in connection with theft, drug peddling or trafficking, smuggling, illegal racing and/or debt recovery/collection activities are strictly prohibited.
5. The hiring shall commence on the date and at the time the Hirer takes delivery of the Vehicle and shall continue for the period and end on the date and at the time stated in the Schedule (the "Hire Period") unless the hiring is terminated in accordance with the provisions of this Agreement in which event the hiring shall terminate at the respective times specified in the said clauses.
6. The Owner will use all reasonable endeavors to have the Vehicle available for delivery or collection on the date specified in the Schedule, but the Owner shall not incur any liability whatsoever in the event of any delay.

### HIRE CHARGE

7. Rental payments must be made to **DBS Bank Ltd.** current account **003-946456-8** or **PayNow @ 200900309M**.
8. The hire charge (the "Hire Charge") shall be as specified in the Schedule. The Hirer shall pay to the Owner in advance the Hire Charge stated in the Schedule, with the first payment due and payable on the date of the commencement of the Hire Period and subsequent payments to be made at consecutive intervals specified in the Schedule without prior demand by the Owner. Time shall be of the essence in respect of the payment of all sums due hereunder and the Hirer shall be deemed to have repudiated this Agreement if any Hire Charge or other payments due, owing or payable under this Agreement (the "Outstanding") shall remain unpaid for more than **ONE (1) DAY** after becoming due, owing or payable.
9. Without prejudice to clause 8 above, in the event the Hirer fails, neglects, or refuses to pay all or any part of the Outstanding for any reasons whatsoever which also includes acts of god, pandemic, epidemic:
  - A. The Hirer shall pay to the Owner a compounding administrative fee of **S\$35.00** per week based on each late rental payment and
  - B. The Owner shall not be required to take out all or any of the insurances set out in clause 27 below and all damages, losses or liabilities to be covered under such insurances shall be the sole responsibility and liability of the Hirer and the Owner shall not be responsible or liable in any manner whatsoever in respect of such damages, losses or liabilities. The Hirer shall repay to the Owner an amount calculated by the Owner to be equivalent to the premium paid by the Owner in respect of the insurances set out in clause 27 below for the period commencing on the date of the outstanding and ending on the date the Owner is in actual receipt of the payment of the Outstanding, both dates inclusive.
10. If the Hirer shall fail to return the Vehicle at the expiration of the Hire Period or upon termination of this Agreement then, without prejudice to the other rights of the Owner and Clause 9B above, the Hirer shall pay to the Owner for every day elapsing between the expiration of the Hire Period and the time the Vehicle is returned to the Owner the sum specified as the additional daily charge in the Schedule.
11. If the Hirer fails or unable to make rental payment within **ONE (1) DAY** after rental due date, the Owner reserves the rights to repossess the Vehicle. The Hirer will have to bear all the cost involved in relation to the repossession (including towing costs). The Owner reserves the right to charge late interest fee of **ten per cent (10%)** on the total outstanding amount from the date the outstanding becomes payable, to the date the Owner is in actual receipt of the payment of the Outstanding, regardless of whether the date of payment is before or after any judgement or award in respect of the same.
12. Such other rights of the Owner include but are not limited to the right of the Owner to repossess the Vehicle by such method as the Owner may in its sole and absolute discretion decide. The Hirer shall fully indemnify the Owner for all costs, charges and expenses incurred in the exercise of its rights.
13. Nothing contained in Clause 10 and Clause 12 hereinabove shall confer upon the Hirer any right to the continued use or possession of the Vehicle.

### LATE VEHICLE RETURN SURCHARGE





## ADRIVE LEASING PRIVATE LIMITED

25D SUNGEI KADUT STREET 1, SINGAPORE 729332

Tel: (65) 6661 9688 Fax: (65) 6661 9699

### LATE VEHICLE RETURN SURCHARGE

14. The Vehicle must be returned within the agreed stipulated time otherwise penalties as below will be imposed.

<b>LATE VEHICLE RETURN CHARGE</b> (Inclusive Of GST)		
Monday to Friday		
	<u>Time In (Morning)</u>	<u>Time In (Afternoon)</u>
Vehicle Return Time	0900 - 1200	1400 - 1700
Vehicle Late Return Charge (After Stipulated Return Time)	50% of per day rental rate	100% of per day rental rate

### SECURITY DEPOSIT

15. The Hirer shall also pay in **CASH** or **NETS** or **CREDIT CARD** (subject to additional 4% processing fees) prior to the commencement of the Hire Period the deposit (the "Deposit") specified in the Schedule. The Hirer may not utilize the Deposit as set-off for any Hire Charge due and payable during the term of the Hire Period or any Outstanding. The Owner shall (without prejudice to any other rights which it may have against the Hirer) be at liberty to retain out of such Deposit:
- A. In the event of an accident involving the Vehicle, the excess amount payable as specified in the Schedule (hereinafter referred to as the "Excess") in respect of each accident.
- B. An amount owed to any authority for any traffic related offences committed during the term of the Hire Period.
- C. The amount of any compensation, loss or damage for which the Hirer is responsible under the provisions of this Agreement.
16. The Owner shall be entitled to retain the Deposit for a period of up to **THREE (3) WEEKS** from the end of the expiration of the Hire Period pending the Owner's determination if any of the circumstances giving rise to clause 15A, clause 15B and clause 15C above have arisen, or **THREE (3) WEEKS** from the last date of payment of any Outstanding, whichever is later. The Deposit or any part thereof to be refunded to the Hirer, after taking into consideration clause 15A, clause 15B and clause 15C above, shall be interest free.
17. Upon delivery of the Vehicle, the Hirer shall forthwith notify the Owner and shall state in the Vehicle Check Out/Check in Report, any defects to the Vehicle. If the Hirer fails or neglects to do so, the Vehicle shall be deemed to have been delivered and accepted by the Hirer in good repair and working condition complete with all fittings, accessories, tools and spare tire.
18. At the end of the Hire Period:
- A. The Vehicle shall be returned by the Hirer, in the same condition as at the commencement of the Hire Period complete with all fittings, accessories, tools and spare tire, fair wear and tear excepted.
- B. The Hirer shall ensure that the Vehicle Check Out/Check in Report has been duly completed, failing which the Vehicle will be deemed returned in the condition certified by the Owner and the Hirer shall be bound by such certification of the Owner. If the Owner is of the view that clause 18A above has not been complied with, the Hirer shall pay to the Owner such sums of money certified by the Owner as the damages which it has incurred or suffered to repair the Vehicle to its original condition as well as the loss of hire charge of the Vehicle during the period of its repair.
19. The Hirer shall always keep the Vehicle in his possession and custody and shall not part with possession or custody to any other person. In the event the Hirer loses possession or custody of the Vehicle, the Hirer shall at its own expense, take all necessary steps, or steps required by the Owner, to retain and recover possession and custody of the Vehicle.
20. The Hirer shall bear the cost of the repair or rectification of any damage to the Vehicle resulting from the negligence or improper use of the Vehicle by the Hirer.
21. In the event the Hirer modifies or alters the Vehicle or authorizes the repair of the Vehicle by any third party not approved by the Owner, the Hirer shall reimburse the Owner based on a full indemnity for all its costs, charges and expenses incurred or to be incurred for reinstating the Vehicle to its original condition.
22. The Hirer shall not sell, assign, mortgage, let on hire or otherwise dispose of or part with the possession of the Vehicle or part thereof without the due written consent of the Owner.
23. The Hirer shall permit the Owner or its authorized representative at all reasonable times to enter upon the premises where the Vehicle may from time to time or at any time be garaged or parked to inspect and test the condition of the Vehicle.
24. The Hirer shall immediately notify the Owner of any change in the Hirer's details and, upon the request of the Owner, promptly inform the Owner of the whereabouts of the Vehicle.
25. Without prejudice, the Hirer shall indemnify the Owner against all fines, penalties and liabilities imposed on the Owner or arising in respect of any non-compliance or contravention of any transport, traffic or other law or regulation, together with any cost or expense relating thereto incurred by the Owner.

### INSURANCE / MALAYSIA USAGE

26. Insurance accident excess are subject to change due to insurance renewal regardless of the rental period. The Owner have the right to change insurance accident excess at clause 29 below as the Owner deems fit.
27. Subject to Clause 9 hereinabove, the Vehicle has been insured against:
- A. All third-party risks and liabilities as required by law;
- B. All damage to third party property;
- C. Damage to the Vehicle (subject to payment of the Excess); and





## ADRIVE LEASING PRIVATE LIMITED

25D SUNGEI KADUT STREET 1, SINGAPORE 729332

Tel: (65) 6661 9688 Fax: (65) 6661 9699

D. Losses or theft of the Vehicle.

E. Insurance is covered until the **State of Penang, Malaysia**.

28. The Hirer acknowledges that the insurance policy effected by the Owner and/or Owner does not cover:

A. Personal injuries or death to the driver of the Vehicle; and

B. Personal injuries or death to any passenger in the Vehicle if it cannot be proved that the driver of the Vehicle and/or any other third-party driver is negligent and otherwise at fault. The Hirer may take out a separate Personal Accident Insurance cover which shall be at the Hirer's own expense.

29. The Hirer acknowledges that the insurance policy effected by the Owner and/or Owner does not cover:

INSURANCE EXCESS TABLE FOR 2020 (INCLUSIVE OF GST)	
Section A (Own Damage)	
Section B (Third Party)	
Up to S\$5,000 (fully payable within 3 days from accident)	
Windscreen Excess @ S\$107.00 + S\$20.00 PHV Decal	

30. Insurance accident excess are subject to change due to insurance renewal or by the owner own discreet as deems fit regardless of the rental period. The Owner may from time to time and at any time notify to the Hirer, and any such changes shall take effect from the date specified in the notice (insurance loading). The Hirer acknowledges that excess is fully payable within 3 days from the occurrence of accident.

### REMOVAL OF PRIVATE HIRE VEHICLE DECAL

31. An administrative charge of **S\$535.00** (inclusive of GST) including the price of the decal will be applicable.

### IN AN EVENT OF AN ACCIDENT

32. The Hirer shall immediately notify the Owner of any accident involving the Vehicle and report the accident to the police or other proper authority within the time prescribed by law. The notification of the accident to be given by the Hirer to the Owner must be within **TWENTY-FOUR (24) HOURS** of the accident, failing which (for any reason whatsoever) the Hirer shall be responsible and liable for all costs of the repair of the Vehicle as well as all damages arising from the accident.
33. The Hirer agrees that any and all repair works to be performed on the Vehicle mentioned in this Agreement must be performed by Hua Hong Private Limited. The Hirer shall be responsible and liable for payment of the repairs to the Owner for each accident.
34. The Hirer must agree to continue paying the Hire Charge as agreed in this Agreement until the Vehicle repair works are completed inclusive of full duration of the vehicle being compounded by any government agency or under traffic police investigation pertaining to the accident, waiting period of any spare parts required to complete repair works or any other event causing the inability to use the vehicle due to the accident.
35. If the Hirer is caught repairing and/or modifying the Vehicle at other workshop(s) than **Hua Hong Pte Ltd**, the Hirer must bear all the cost involved for **Hua Hong Pte Ltd** to repair and/or revert the Vehicle back its original condition. In addition, the Hirer will have to pay the non-wavier excess stated in the Agreement of S\$1070.00 as stated in clause 3C.
36. Further, the Hirer shall indemnify the Owner and/or Managing Agent against all loss or damage incurred or suffered by the Owner and/or Managing Agent (including loss resulting from inability to use the Vehicle or let the same on hire) in consequence of the destruction, loss or theft of or damage to the Vehicle prior to the Vehicle being returned to the Owner.
37. The Hirer agrees that the Owner may in its sole and absolute discretion conduct any negotiations and effect any settlement with regards to any accident involving the Vehicle and the Hirer agrees to abide fully by any such settlements.
38. The Hirer understands and acknowledges that if damage to the Vehicle results in total vehicular loss (CTL) or if the Vehicle is stolen during the agreed contractual period for both normal rental and Lease to Own schemes (LTO Scheme), it also serves as a notice of termination to the hirer. The hirer will be liable to pay up to S\$10,000.00 due to possible loss of future rental earning (excluding payable excess) and cease the rights to the ownership of the Vehicle for Lease to Own Scheme (LTO Scheme).
39. In the event of any accident involving the Vehicle caused directly or indirectly by the negligence and/or contravention of any statute or regulations by the driver of the Vehicle which results in the insurers for the Vehicle repudiating liability for any damage or loss arising from the said accident, the Hirer shall be liable and responsible for all damage to the Vehicle and all direct and consequential loss or damage incurred or suffered by the Owner and/or Managing Agent on the basis of a full indemnity and shall further indemnify the Owner and Managing Agent against all actions, proceedings, liability, claims, damages, costs and expense arising out of the said accident.

### BREACH OF CONTRACT AND/OR TERMINATION OF CONTRACT

40. Breach of this Agreement by the Hirer shall include, but is not limited to, drink driving, dangerous driving, illegal activities deemed by law, debt collection, late/missing rental payments, abusive (physical or verbal) towards staff(s) of the Owner, suspension of Ride Hailing Apps account(s), alternation or modifying of the Vehicle, driving license suspended/revoked by Singapore Traffic Police and sending the Vehicle for repair works to be performed by another repair workshop other than **Hua Hong Pte Ltd**. The Hirer shall be liable and responsible for all damage to the Vehicle and all direct and consequential loss or damage incurred or suffered by the Owner and/or Managing Agent on the basis of a full indemnity and shall further indemnify the Owner and Managing Agent against all actions, proceedings, liability, claims, damages, costs and expense arising from breach of contract.
41. In an event that the Hirer's Ride Hailing App account(s) is suspended, and/or the Hirer and/or Authorized Driver is permanently banned (with evidence), the Hirer shall have a choice of either to fulfill the agreed Hire period or terminate the Agreement. If the Hirer wants to terminate contract, Clause 53 below shall apply.
42. In the event of any breach of this Agreement by the Hirer, the Owner may without prior notice to the Hirer take possession of the Vehicle and for this





## ADRIVE LEASING PRIVATE LIMITED

25D SUNGEI KADUT STREET 1, SINGAPORE 729332

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purpose, the Hirer hereby irrevocably authorizes the Owner by its servants and/or agents to enter without prior notice into any premises in which the Vehicle may for the time being be kept and to take possession of the Vehicle without being liable to any action or proceeding at the suit of the Hirer or any person claiming under or through him. In such an event, the repossession by the Owner of the Vehicle shall constitute a termination of this Agreement. The exercise of the right of repossession and termination shall not prejudice the Owner's right to claim damages or other remedies against the Hirer for the breach of any of its obligations of this Agreement.

### CHANGE OF VEHICLE

43. If for any reason whatsoever the Vehicle described in the Schedule or any other Vehicle ordered by the Hirer prior to the commencement of the Hire Period is not available at the time of such commencement the Owner shall have the right to replace the Vehicle with an alternative vehicle of similar seating capacity and/or ride hailing vehicle classifications. If no such alternative vehicle is available or if the Owner shall in its sole and absolute discretion decline to provide an alternative vehicle then the Hirer shall be repaid any Hire Charge and Deposit paid by him but shall have no other claim of any kind whatsoever against the Owner.
44. In the event of damage to the Vehicle, the Owner may at any time require the Hirer to return the Vehicle to enable the Owner to rectify any such damage. In such event, the Owner shall provide the Hirer with a replacement Vehicle of similar seating capacity or ride hailing vehicle classifications provided that the damage to the Vehicle was not caused by the deliberate act, omission or negligence of the Hirer and/or their named driver and there has been no contravention of the terms and conditions of this Agreement and/or any statute or regulation. The Hirer agrees that the replacement vehicle shall be subject to the same terms and conditions contained in this Agreement.

### VEHICLE LOCATION TRACKING

45. The Vehicle mentioned in this Agreement is equipped with Track and Trace ("Tracking Device") and is being tracked and/or monitored (including Malaysia) by the Owner. In the event of dispute, data captured/logged from Tracking Device systems will be used as evidence(s).
46. If the Hirer and/or Driver makes any modification to, damages or otherwise loses the Tracking Device, the Hirer shall be liable to compensate the Owner the sum of **S\$1,070.00** (inclusive of GST).

### IN-CAR CAMERA

47. The Vehicle mentioned in this Agreement is equipped with in-car camera systems (front and rear) ("In-car Camera System"). In an event of an accident, video evidence captured from the in-car camera will be used.
48. If the Hirer and/or Driver makes any modification to, damages or otherwise loses (including memory card supplied) the In-car Camera System, the Hirer shall be liable to compensate the Owner the sum of **S\$1,070.00** (inclusive of GST). In an event that the In-car Camera System malfunctions, the Hirer must report to the Owner as soon as possible.
49. The Owner shall not be held responsible for any losses arising from the use of in-car camera recordings. It shall be the responsibility of the Hirer to periodically check the in-car camera recordings.
50. In an event of an accident, the hirer agrees and assured that he/she is required to remove the cables from the in-car camera to stop the recordings and retrieve the footage at the earliest opportunity. If failure to do so, the Hirer shall be liable to compensate the Owner the sum of **S\$1,070.00** (inclusive of GST).

### VEHICLE SERVICING AND MAINTENANCE

51. The Agreement covers regular car servicing (10,000 KM) and vehicle maintenances for normal wear and tear except for tire punctures. The Hirer is required to send the vehicle for regular servicing once the vehicle odometer reach the next 10,000 KM mileage from the last servicing record or every 10,000 KM mileage clocked base on whichever comes first. In the event regular car servicing is not completed within the next 2,000 KM mileage after regular servicing is due, the Hirer will be liable for the full servicing cost of the vehicle including all spare parts replacement and an administration fee of S\$321.00.
52. The Hirer must report the Vehicle's mileage periodically and/or at the request of the Owner and report back for Vehicle servicing/checks at the Owner's request.

### TERMINATION

53. If the Hirer wishes to terminate the Agreement (Rental or Lease To Own Scheme), the hirer must provide at least 2 week notice in-lieu, or if the Owner exercises its right of repossession and termination before the end of the agreed contractual period ("Termination"), the Hirer acknowledges and agrees that his/her deposit will be forfeited, and the Hirer agrees to further pay the Owner a termination administrative fee of **S\$321.00** and additional **TERMINATION DAMAGES** in the following manner:
- A. Where the Hire Period is for one (1) year or less, or the Lease To Own (LTO) Scheme is for a period of 5 years, the liquidated damages payable by the Hirer for Termination shall be the equivalent of the amount payable for TEN (10) weeks of the Hire Rental Charge; OR
- B. Where the Hire Period is for two (2) year, or the Lease To Own (LTO) Scheme is for a period of 6 years, the liquidated damage payable by the Hirer for Termination shall be: the equivalent of the amount payable for TWENTY (20) weeks of the Hire Rental Charge if termination is within the first year of the Hire Period; OR the equivalent of the amount payable for TEN (10) weeks of the Hire Rental Charge if termination is after the first (1st) year of the Hire Period but within the second (2nd) year.
- C. Where the Hire Period is three (3) year and above or the Lease To Own (LTO) Scheme is for a period of 7 years, the Hirer: shall pay the equivalent of the amount payable for TWENTY (20) weeks of the Hire Rental Charge if termination is within the first (1st) year of the Hire Period; OR shall pay the equivalent of the amount payable for FIFTEEN (15) weeks of the Hire Rental Charge if termination is within the second (2nd) year of the Hire Period; OR shall pay the equivalent of the amount payable for TEN (10) weeks of the Hire Rental Charge within the third (3rd) year of the Hire Period.





## ADrive LEASING PRIVATE LIMITED

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54. Where the Hirer has entered into Lease-To-Own Scheme ("LTO Scheme") with the Owner, the following early return rebate is eligible to the Hirer:
- Where the LTO Scheme is for a period of FIVE (5) years, the Hirer shall be entitled to a rebate amounting to \$10 per day from the date of the commencement of the Hire Period if Termination is after third (3<sup>rd</sup>) year of the Hire Period.
  - Where the LTO Scheme is for a period of SIX (6) years, the Hirer shall be entitled to a rebate amounting to \$5 per day from the date of the commencement of the Hire Period if Termination is after third (3<sup>rd</sup>) year of the Hire Period.
  - Where the LTO Scheme is for a period of SEVEN (7) years, the Hirer shall be entitled to a rebate amounting to \$5 per day from the date of the commencement of the Hire Period if Termination is after fourth (4<sup>th</sup>) year of the Hire Period.

NORMAL RENTAL OR LEASE TO OWN SCHEME (OVERVIEW)				
Year	First Year Penalty	Second Year Penalty	Third Year Penalty	Early Return Rebate for LTO Scheme
1 Year Contract or 5 Years LTO	20 Weeks (LTO) 10 Weeks (Normal Rental)	10 Weeks	No Penalty	\$10.00 Daily Rebate (Termination after 3 <sup>rd</sup> Year)
2 Years Contract or 6 Years LTO	20 Weeks	10 Weeks	No Penalty	\$5.00 Daily Rebate (Termination after 3 <sup>rd</sup> Year)
3 Years Contract or 7 Years LTO	20 Weeks	15 Weeks	10 Weeks	\$5.00 Daily Rebate (Termination after 4 <sup>th</sup> Year)

55. Irrespective of the term of the LTO Scheme, any rebate payable to the Hirer shall only be paid **THREE (3) weeks** after the date of Termination or the last date of payment of the Outstanding (whichever is later), and the Hirer may not utilize any such rebate as set off for any Hire Charge or any Outstanding. Any rebate payable will be forfeited if hirer account is outstanding at point of termination.

### MEDICAL TERMINATION

56. Any medical termination request is subjected to Hua Hong Pte Ltd (The Owner) and/or ADrive Leasing Pte Ltd (Managing Agent)'s doctors' review and management approval. The hirer cannot use pre-contract medical conditions as the reason to terminate the contract.

### RECOVERY OF ANY OUTSTANDING

57. Hua Hong Pte Ltd (The Owner) and/or ADrive Leasing Pte Ltd (Managing Agent) will not hesitate in engaging legal means (including applying for bankruptcy or engaging debt collecting firm) to recover the Vehicle and/or any Outstanding owed by the Hirer. During this period, the Hirer will have bear all legal cost accrued and any on-going Hire Charge or Outstanding including interest will apply.

### CONVERSION TO OPEN RATE

58. The Hirer may continue driving the Vehicle when the contract period is over. The rental rate per week will be converted to an open rental rate on a rolling contract determined by the Owner with the rental rate subject to revision at any point of time upon giving a notice of seven (7) days.
59. The Owner or the Hirer will need to serve a notice of seven (7) days prior to recalling the Vehicle or returning the Vehicle respectively.

### REPOSSESSION OF VEHICLE

60. The Hirer will be given **FORTY-EIGHT (48) hours** from the time the Vehicle is repossessed to remove all the his/her belongings and thereafter, the Owner will be entitled to remove and discard all the items from the car and the Vehicle will be reinstated (The Hirer liable to pay for reinstatement fees if applicable). The Hirer agrees to continue to pay for the Hire Charge of the vehicle in this Agreement until the Hirer surrenders all the keys of the Vehicle back to Hua Hong Pte Ltd (The Owner) and/or ADrive Leasing Pte Ltd (Managing Agent) or until the date of receipt of the replacement key in the event of the Hirer failing to return the key of the vehicle. Cost and charges of replacing the keys of the vehicle will be borne by the Hirer.
61. All expenses, including towing and administrative charges (**\$51,070.00**), for repossession will be payable by the Hirer.

### INDEMNITY

62. The Hirer shall be solely responsible for all fines, penalties, summonses and all other legal proceedings in respect of the Vehicle and/or the driver of the Vehicle which arises from events occurring during the Hire Period and shall fully indemnify the Hua Hong Pte Ltd (The Owner) and/or ADrive Leasing Pte Ltd (Managing Agent) against all actions, proceedings, liability, claims, damages, costs and expenses because of the same.

### EXCLUSION OF LIABILITY

63. The Owner shall not under any circumstances be liable to make any payment to the Hirer in respect of any loss or damage to the Hirer, The Hirer further agrees to indemnify the Owner against all loss, injury or damage sustained, incurred or suffered by the Owner, the Hirer or by any third party as a direct or indirect result of the presence or use of the Vehicle or as a result of any defect therein. In taking delivery of the Vehicle the Hirer shall be deemed to have satisfied himself that it is in all respects roadworthy and in a proper and safe condition.
64. The Owner does not hire the Vehicle subject to any condition or warranty express, implied or statutory in connection with the fitness for any purpose of the Vehicle and any conditions and warranties are hereby expressly excluded insofar as permitted by law.





# ADrive LEASING PRIVATE LIMITED

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## PERSONAL DATA PROTECTION ACT / CREDIT BUREAU DATA SHARING

65. The hirer acknowledged and agreed to allow **Hua Hong Pte Ltd (The Owner)** and/or **ADrive Leasing Pte Ltd (Managing Agent)** under this Agreement to collect and/or share hirer's personal data such as National Registration Identity Card (NRIC), phone number(s), email address(es) and et cetera should the need arises. The hirer shall fully indemnify **Hua Hong Pte Ltd (The Owner)** and/or **ADrive Leasing Pte Ltd (Managing Agent)** against all actions, proceedings, liability, claims, damages, costs, and expenses because of the same.

## GENERAL

66. The rights of **Hua Hong Pte Ltd (The Owner)** and/or **ADrive Leasing Pte Ltd (Managing Agent)** under this Agreement are cumulative and may be exercised as often as it considers appropriate and are in addition to its rights under the general law. No relaxation, forbearance, waiver or indulgence by the Owner and/or Managing Agent in enforcing any of the terms and conditions of this Agreement shall prejudice or affect the rights and powers of the Owner and/or Managing Agent hereunder nor shall any waiver of any breach operate as a waiver of any subsequent or continuing breach.
67. **Hua Hong Pte Ltd (The Owner)** and/or **ADrive Leasing Pte Ltd (Managing Agent)** may from time to time modify, vary, change or alter the terms and conditions of this Agreement provided that it shall use its reasonable endeavors to inform the Hirer of the modifications, variations, changes or alterations and the Hirer shall be bound by such modifications, variations, changes or alterations.
68. If any of the provisions of this Agreement becomes invalid, illegal or unenforceable in any respect under any law, such provision shall be severed from this Agreement in respect of that law and the validity, legality and enforceability of the remaining provisions shall not in any way be affected or impaired.
69. This Agreement or any part thereof shall not be assigned or transferred by the Hirer without the prior written consent of **Hua Hong Pte Ltd (The Owner)** and/or **ADrive Leasing Pte Ltd (Managing Agent)**. The Hirer agrees that the Owner and/or Managing Agent has the right at any time to assign, transfer or novate the Agreement and the Hirer shall enter into such assignment, transfer or novation agreement when requested by the Owner.
70. The Hirer agrees that in the event of any legal action by **Hua Hong Pte Ltd (The Owner)** and/or **ADrive Leasing Pte Ltd (Managing Agent)** against the Hirer for recovery of any sums due, owing or payable under this Agreement or for damages arising directly or indirectly from the breach of this Agreement, the Hirer shall be liable for the Owner's and/or Managing Agent's legal costs on a full indemnity basis.
71. This Agreement shall not come into force until it has been signed on by **Hua Hong Pte Ltd (The Owner)** and/or **ADrive Leasing Pte Ltd (Managing Agent)** and/or by one of its officers duly authorized for that purpose and unless and until the Deposit has been paid by the Hirer.
72. This Agreement supersedes all prior discussions, negotiations, and agreements between the parties with respect to the subject matter hereof and reflects their entire agreement.
73. Personal data collected from this Agreement will be kept confidential and will be used solely by **Hua Hong Pte Ltd (The Owner)** and/or **ADrive Leasing Pte Ltd (Managing Agent)** for marketing purposes.
74. If any language translation of these provisions differs from or is inconsistent with the English text, the English text shall prevail.

By signing below, you acknowledged that you have read, understood, and agreed with this Agreement, which shall be governed by the laws of the Republic of Singapore.

AUTHORISED SIGNATURE  
JONATHAN TAN  
HUA HONG PTE LTD

AUTHORISED  
DOMINIC YEO  
ADrive LEASING PTE LTD

X

HIRER NAME  
NRIC  
DATE

# Land Transport Authority



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 04 Mar 2022 / 11:30:43

Receipt Date/Time : 04 Mar 2022 / 11:30:42

## Tax Invoice/Receipt

Receipt No. : ITNET-00000-220304-001340

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SME8415D				
As at 04 Mar 2022/09:00:00				
Insurance Co: CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD				
1	Insurance Enquiry - SME8415D			
	Enquiry Fee	7.00	0.49	7.49
	20220304113021186961			
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
288zm6a3			Credit Card	7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.



## PRINCE TOWING SERVICES

CO REG NO: 53405980E

PRINCETOWING.SERVICES@GMAIL.COM / +65 9222 7993



NO. 5579

DATE: 4/3/22

M/S

VEHICLE NO

FROM

TO

REMARKS

Cash

SMN 5955 J

Stamford RD

Premier LV 1

8333 8879

MODEL

CALL TIME

TIME ARRIVAL

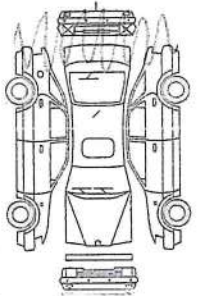
ARRIVAL WORKSHOP

FF

0950

1025

1050



☐ CHANGE TYRES/PATCH TYRES ☒ ACCIDENT

☐ USE CAR CARRIER

☐ LOADED

☐ BASEMENT/MULTI CARPARK

☐ LOW BODY KIT/LOW SPOILER ☐ OPEN DOOR

☐ JUMP START

☐ USING KING DOLLEY

☐ DISMANTLE BRAKE/SHAFT ☐ CRANE UP/WINCH OUT

AMOUNT S\$

601

RECEIVED BY

PRINCE TOWING

*Authorised Signature*



Our reference: 170469

Date: 18/3/2022

**INVOICE NO. 170469**

**Reuben Bala**  
c/o Garage 13 Pte Ltd  
8 Kaki Bukit Ave 4  
#03-46 Premier@KB  
Singapore 415875

Registration No. **SMN5955J**

We enclose our fee note for your kind attention, which remains payable irrespective of the outcome of this case.

S/No.	Description of Services Provided	Qty	Amount
1	Being vehicle damage assessment report, inspection, photographs, transport and miscellaneous.	1	\$ 1,132.00
Total amount			<u>\$ 1,132.00</u>

*Please kindly cross all cheques made payable to " Impact Analysis Consulting Pte Ltd".*

We thank you in anticipation for your prompt payment.



**L. L. Tan (Ms)**  
Principal Consultant

Our reference: 170469

Date: 18/3/2022

c/o Garage 13 Pte Ltd  
8 Kaki Bukit Ave 4  
#03-46 Premier@KB  
Singapore 415875

Dear Sirs

**RE: Road Traffic Accident on 04-03-2022**  
**Reuben Bala**

In accordance with your instructions received in this office on **07-03-2022**, we made arrangements to examine the vehicle on **07-03-2022** at above-mentioned address. The following data was recorded:

**Vehicle details**

Make	Honda	Registration	SMN5955J
Model	Fit	Chassis	GP51347305
Colour	Silver	Gearbox	Auto
Odometer	no battery	Paintwork	Good
Steering	In order	Brakes	In order
Condition	Good		

**Tyre Depths**

Front left	185/55R16	85% Dunlop
Front right	185/55R16	85% Dunlop
Rear left	185/55R16	85% Yokohama
Rear right	185/55R16	85% Yokohama

**Impact Direction & Area of Damage:**

<b>Status</b>	REPAIRABLE
Magnitude	Medium
Legal status	Unroadworthy

Following our examination of the accident damage, we have calculated repair times and method, which are detailed on page 2 & 3. We would recommend a sum of **\$20,600.00** and **16** working days for repair, which is sufficiently lower than the pre accident value to render the vehicle an economically and physically reliable proposition.

Our reference: 170469  
Date 18/3/2022  
Page 2

### Section A: Damaged Parts Assessment

Part's Description	Qty	Condition As inspected	Repairer's Estimate	Our Adjustment
<b>List Items :</b>				
Tail gate	1	distorted	1125.40	1125.40
Tail gate emblem FIT	1	necessary	48.00	48.00
Tail gate emblem HYBRID	1	necessary	75.50	75.50
Tail gate inner lock	1	bent-in.jammed	221.50	221.50
Tail gate inner lock striker	1	bent	25.00	25.00
Tail gate inner trim board	1	deformed.holder torn	365.80	365.80
Tail gate inner pocket holder	1	deformed	33.00	33.00
Tail gate weatherstrip	1	deformed	185.40	185.40
Tail gate hinge @\$55.00	2	bent	110.00	110.00
Tail gate shock absorber @\$196.50	2	stiffened/bent	393.00	393.00
Tail gate logo	1	necessary	33.50	33.50
Tail gate outer chrome garnish	1	holder broken	236.00	236.00
Tail gate windscreen moulding @\$87.80	2	necessary	175.60	175.60
Tail gate reflector @\$275.00	2	inner cracked	550.00	550.00
Rear number plate lamp @\$38.50	2	holder broken	77.00	77.00
Rear bumper	1	deformed	712.00	712.00
Rear bumper side retainer @\$34.20	2	broken	68.40	68.40
Rear bumper centre garnish	1	crushed	185.20	185.20
Rear bumper reflector garnish @\$98.20	2	rh torn lh crushed	196.40	196.40
Rear bumper reflector @\$48.00	2	lh broken rh holder broken	96.00	96.00
Rear bumper sponge @\$65.00	2	compressed/torn	130.00	130.00
Rear tail lamp @\$485.50	2	cracked	971.00	971.00
Rear tail lamp panel rh	1	distorted	256.60	256.60
Rear fender @\$920.00	2	lh buckled rh repair	1840.00	920.00
Rear fender inner trim @\$341.50	2	deformed	683.00	683.00
Rear fender air vent @\$53.00	2	deformed	106.00	106.00
Rear fender mudflap @\$105	2	torn	210.00	210.00
Rear end panel	1	crushed	579.10	579.10
Rear end panel top garnish	1	deformed	177.00	177.00
Rear floor panel	1	crumpled	910.20	910.20
Rear floor panel tray	1	deformed	389.61	389.61
Rear exhaust pipe	1	bent	773.30	773.30



Our reference: 170469

Date 18/3/2022

Raer exhaust pipe heat shield	1	deformed	89.60	89.60
Rear exhaust pipe mounting @\$20.00	2	necessary	40.00	40.00
Hybrid battery top cover	1	bent.warped	210.30	210.30
Hybrid battery air duct	1	deformed	179.30	179.30
Hybrid battery tray	1	deformed.torn	169.90	169.90
Hybrid battery	1	broken	11691.00	11691.00
Hybrid battery motor fan assy	1	reuse	440.61	0.00
<b>Sub- Total cost</b>			<b>24759.22</b>	<b>23398.61</b>
Percentage discount : 20%			4951.84	4679.72
<b>Sub-Total costs for parts</b>			<b>19807.38</b>	<b>18718.89</b>

#### Special Nett Items:

Tail gate (blue) protector	1	necessary	80.00	80.00
Tail gate windscreen sealant	1	necessary	60.00	60.00
Tail gate inner garnish clip @\$5.50	6	necessary	33.00	33.00
Tailgate inner trim clip	set	necessary	40.00	40.00
Rear number plate with holder	1	bent	50.00	50.00
Rear fender inner trim clip rh/lh	set	necessary	80.00	80.00
Rear bumper sticker (red/white)	1	necessary	120.00	120.00
Rear bumper clip	set	necessary	50.00	50.00
Rear end panel top garnish clip	set	necessary	16.50	16.50
Reverse camera	1	malfunction	350.00	350.00
Rear bumper reverse sensor	1	malfunction	250.00	250.00
Rear end panel sealant	1	necessary	40.00	40.00
Rear floor panel sealant	1	necessary	60.00	60.00
Smart buzzer	1	broken	165.00	165.00
Key antenna	1	malfunction	95.00	95.00
<b>Sub-Total costs for parts</b>			<b>1489.50</b>	<b>1489.50</b>

#### **Parts Repair**

*	*	*	0.00	0.00
<b>Sub- Total costs</b>			<b>0.00</b>	<b>0.00</b>
<b>Total costs for parts</b>			<b>21296.88</b>	<b>20208.39</b>



Our reference: 170469

Date 18/3/2022

Page 3

### Section B: Labour Cost Calculation

	Hourly rate	Manhr. Req.	Total
To dismantle, replace, cut, weld, knock out dents to straighten accident parts as-mentioned on the 'Parts Repair' column inclusive of replacement parts.	\$ 45.00	56	\$ 2,520.00
Putty & Spray painting to adjacent panels. Job allowance. Paint / material.	Sub-contract work.		\$ 1,500.00
Apply rust proofing on the adjacent panels.	Sub-contract work.		\$ 100.00
Remove and refix upholstery and cushion seat to facilitate repair of rear floor panel and rear fender	\$ 45.00	3	\$ 135.00
Remove and refix tail gate windscreen (2 man-job)	\$ 45.00	3.5	\$ 157.50
Transfer tailgate mechanism	\$ 45.00	2.2	\$ 99.00
Specialist charges - Remove and refix hybrid battery assy	-	-	\$ 300.00
Remove and replace rear exhaust pipe	\$ 45.00	1.8	\$ 81.00
Remove and replace rear reverse sensor	\$ 45.00	1.7	\$ 76.50
Remove and refix rear reverse camera & conduct distance safety setting	\$ 45.00	1.7	\$ 76.50
Specialist charges - Conduct rear chassis alignment	-	-	\$ 250.00
Conduct water leak test for rear portion associated repair works	\$ 45.00	1	\$ 45.00
Specialist charges - Dignostic fault code / reset	-	-	\$ 200.00
Wiring / bulb checking (inclusive of re-focus / re-adjust on angle of light intensity.)	\$ 45.00	1	\$ 45.00
<b>Total labour cost</b>			<b>\$ 5,585.50</b>

Manhour rate and the number of manhours required for each repairing task are formulated based on individual workshop's operating cost and in-house@ IA Research Guidelines respectively.

Our reference: 170469

Date 18/3/2022

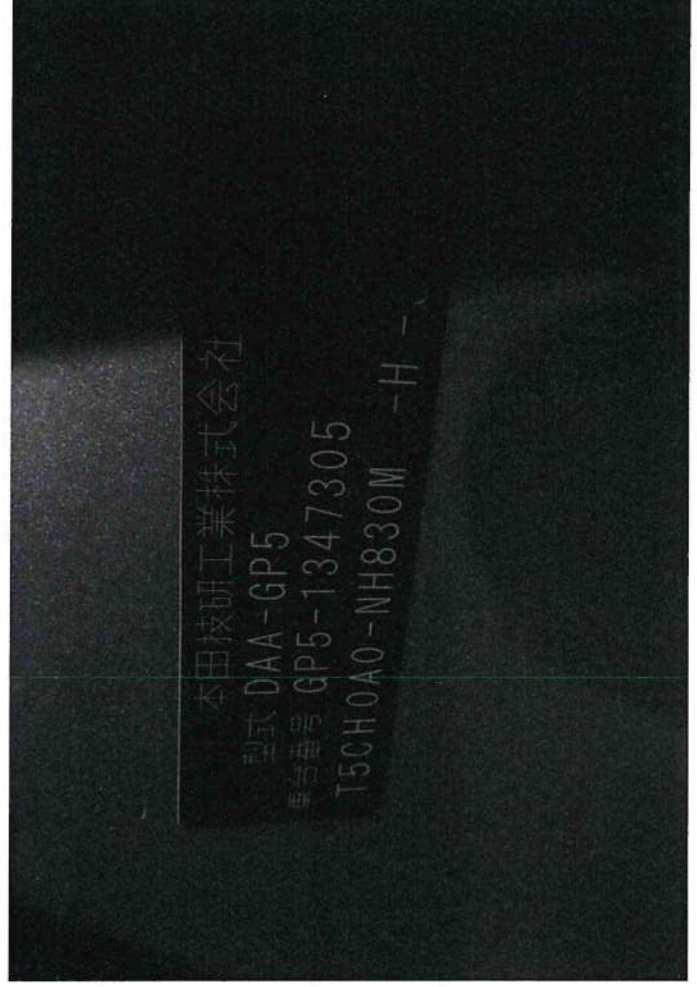
### Section C: Summary Table of Total Repair Cost

Description		Cost
<b>Damaged Parts Assessment</b> (See section A)		\$20,208.39
<b>Labour Cost Calculation</b> (See section B)		\$5,585.50
<b>Total cost</b>		\$25,793.89
Lump sum repair		\$5,158.78
Further discount	20%	
<b>Total Repair Cost</b>		\$20,600.00

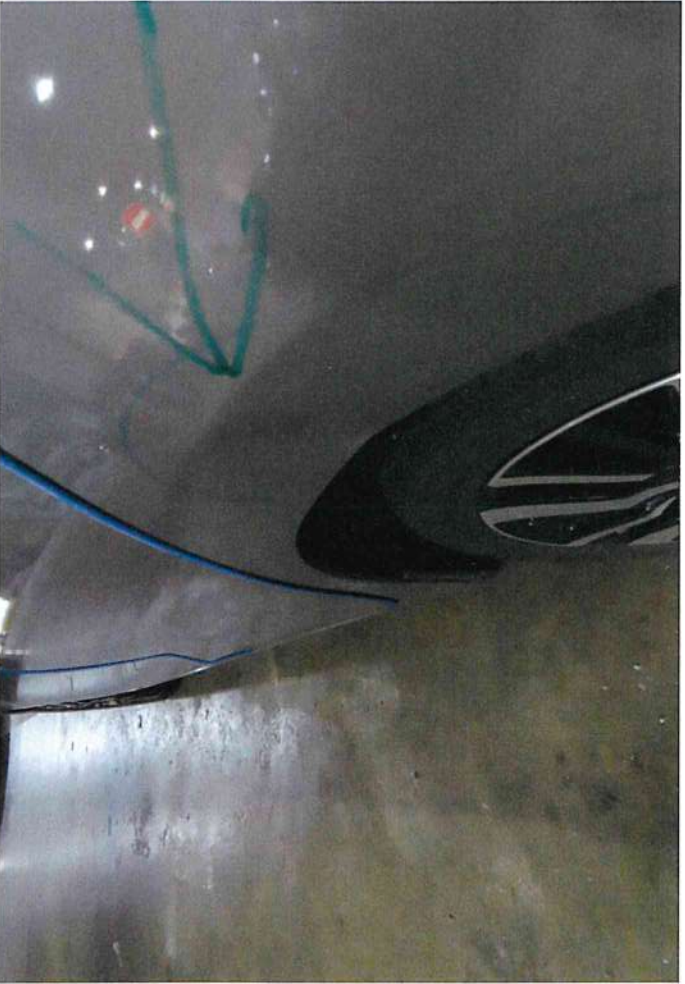
We would recommend a sum of \$20,600.00 and 16 working days for repair.  
No further items will be approved without our expressed written agreement. Any significant additional items will be subject to a supplementary report.

  
Mechanical Engineer, Accident Expert Witness, Licensed Appraiser (Automobile)  
B.Eng. (Hons, NUS)  
Diploma.Mechanical Engineering  
NTC-2 Automovite Technology  
Sr.MIES, Institution of Engineers, Singapore (#20100091)  
MATAI, Maryland Association of Traffic Accident Investigators  
IAARS, International Association of Accident Reconstruction Specialists  
PMC of Singapore Business Advisors & Consultants Council  
ACTA certified Trainer, Singapore  
Enterprise Singapore - Recognised Certification for Management Consultants  
IMI Professional Certificate In Vehicle Accident Damage Assessment (UK)

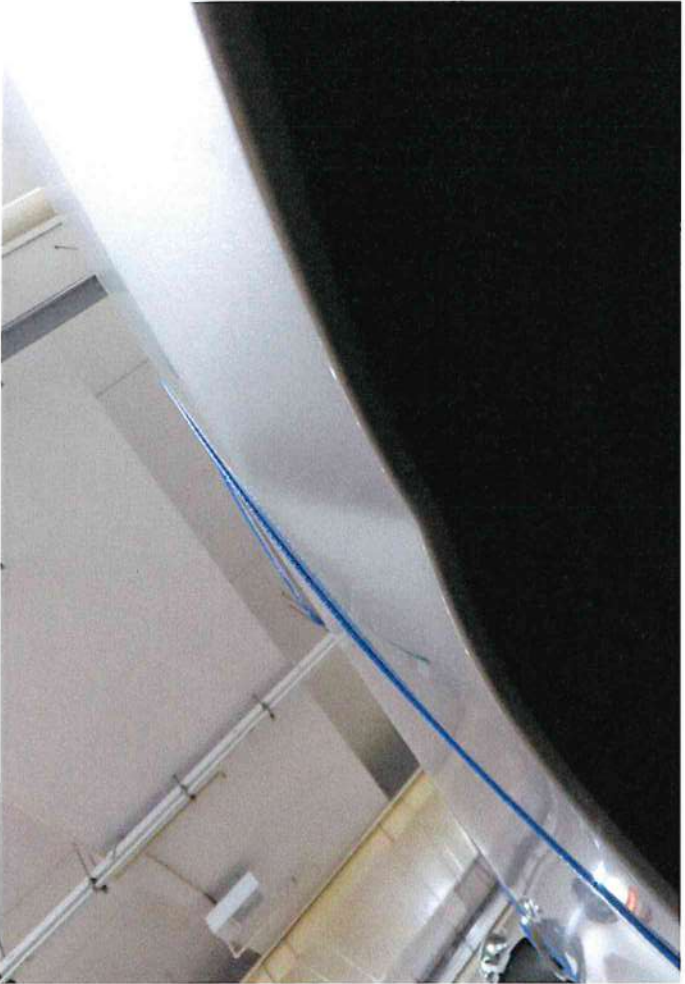












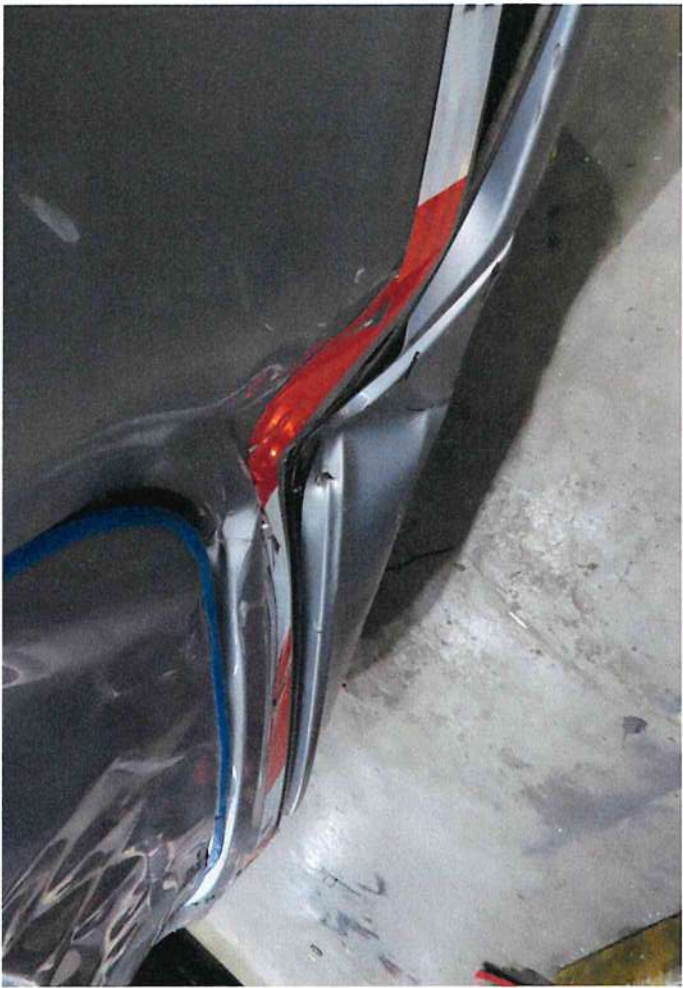








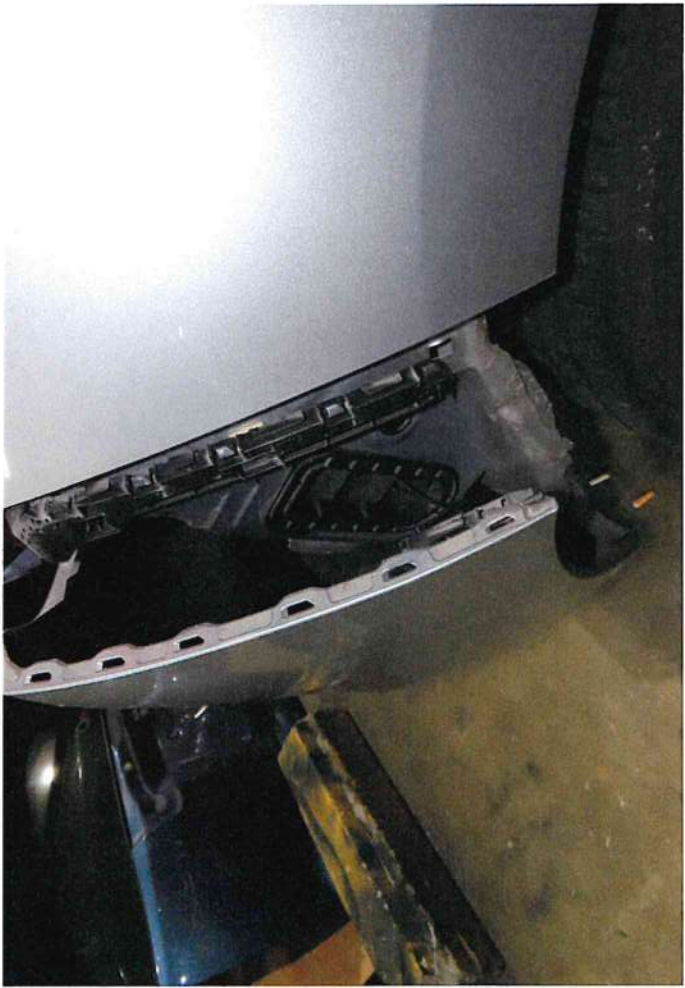




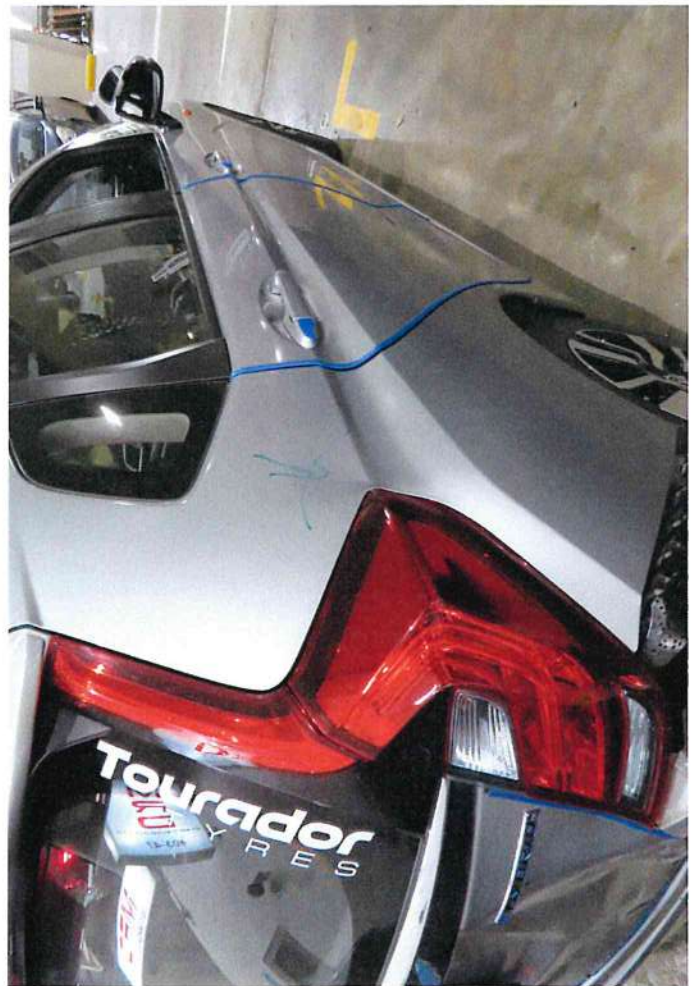
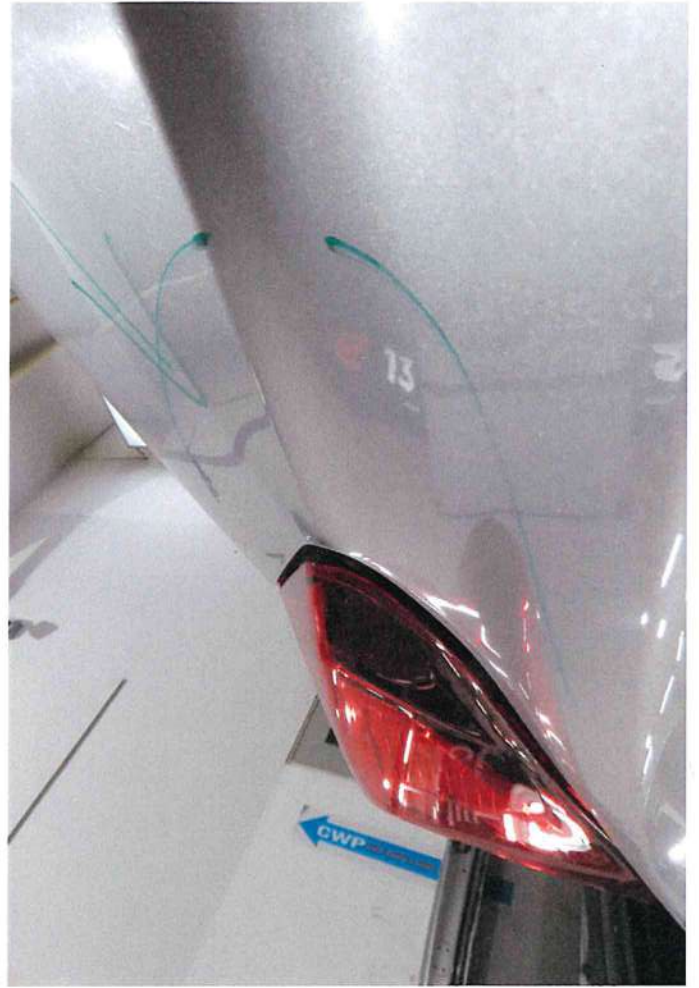
























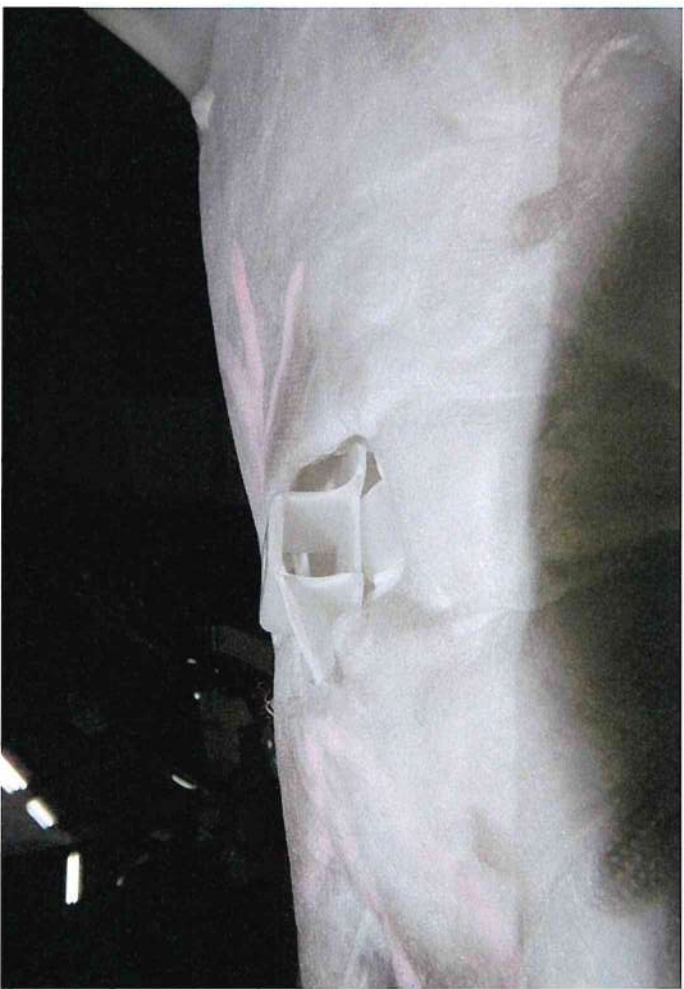
























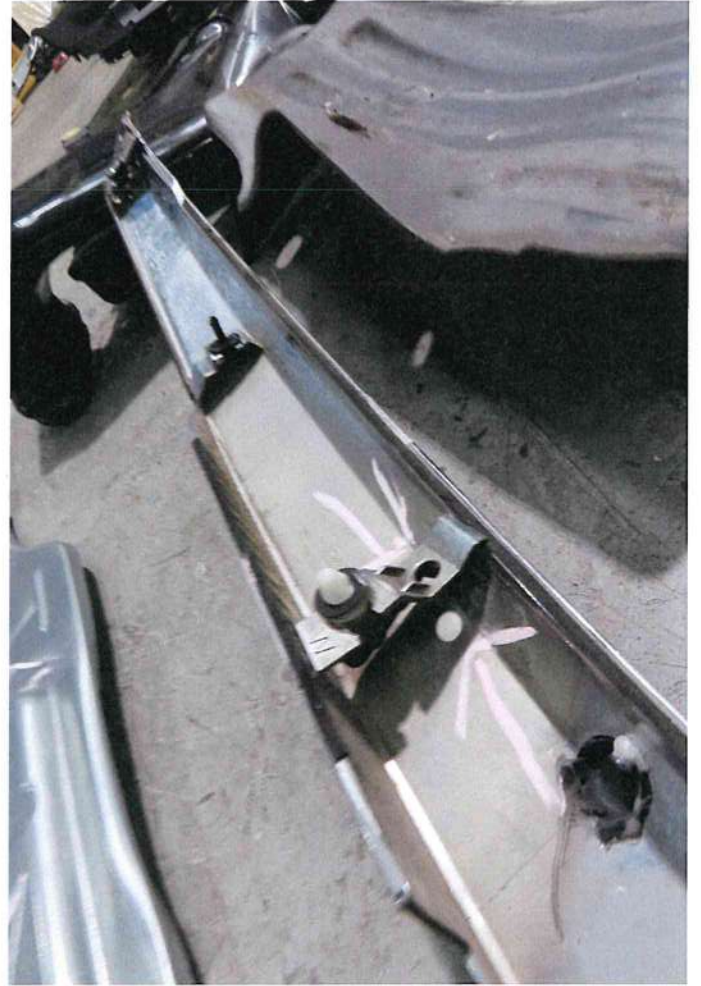








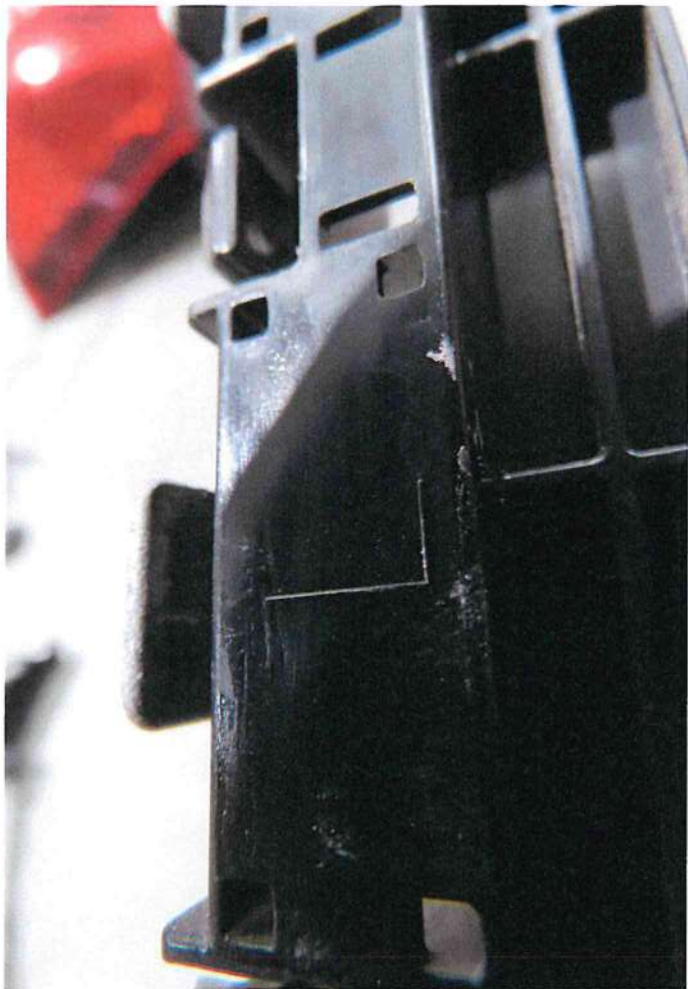








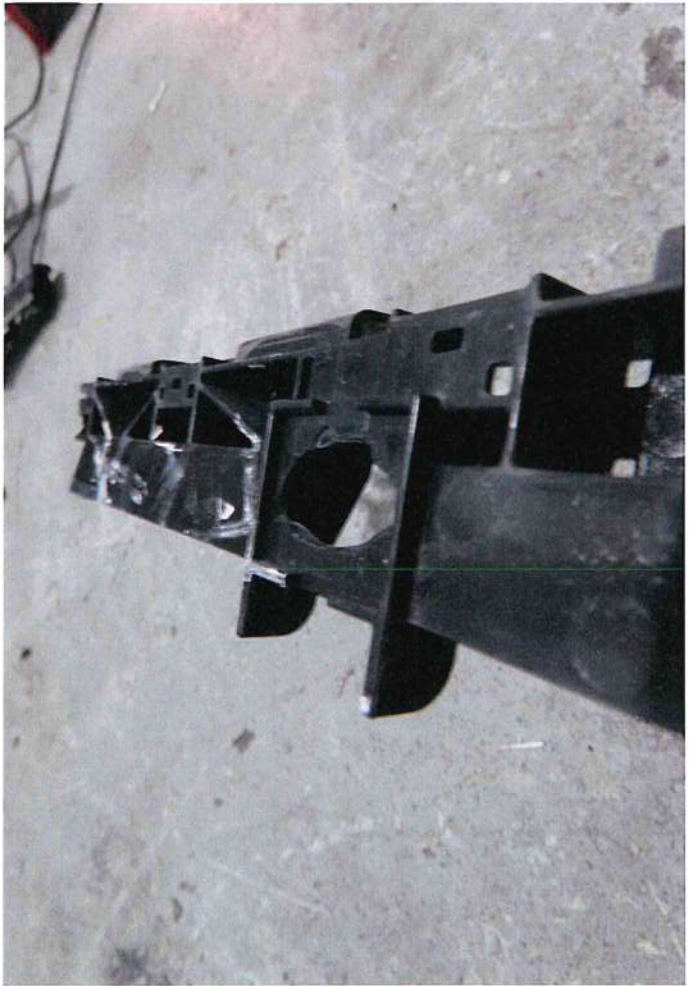








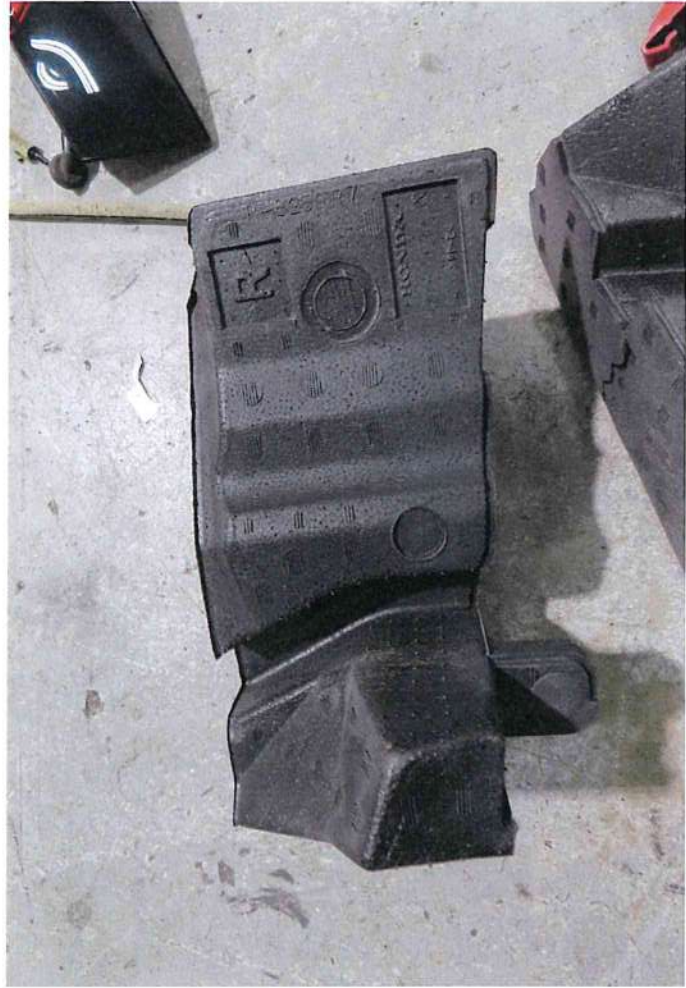




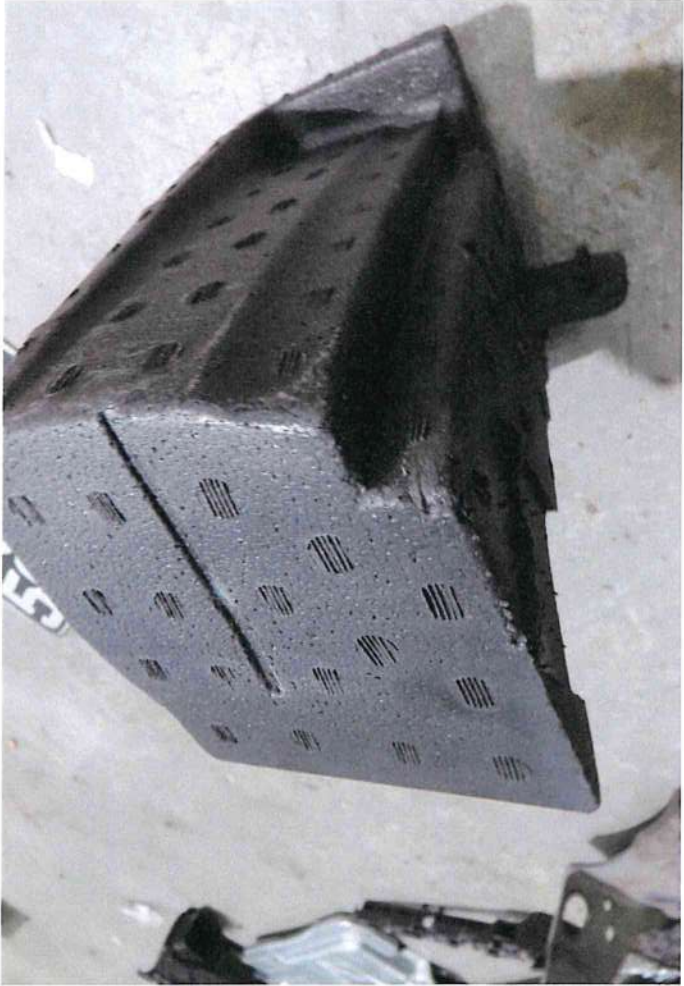








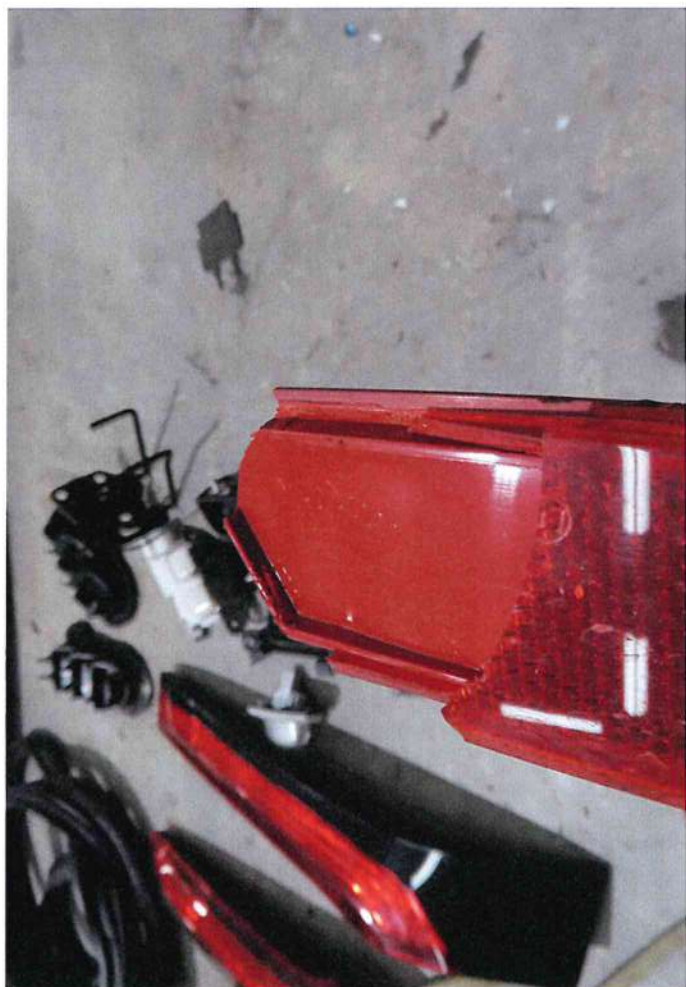
















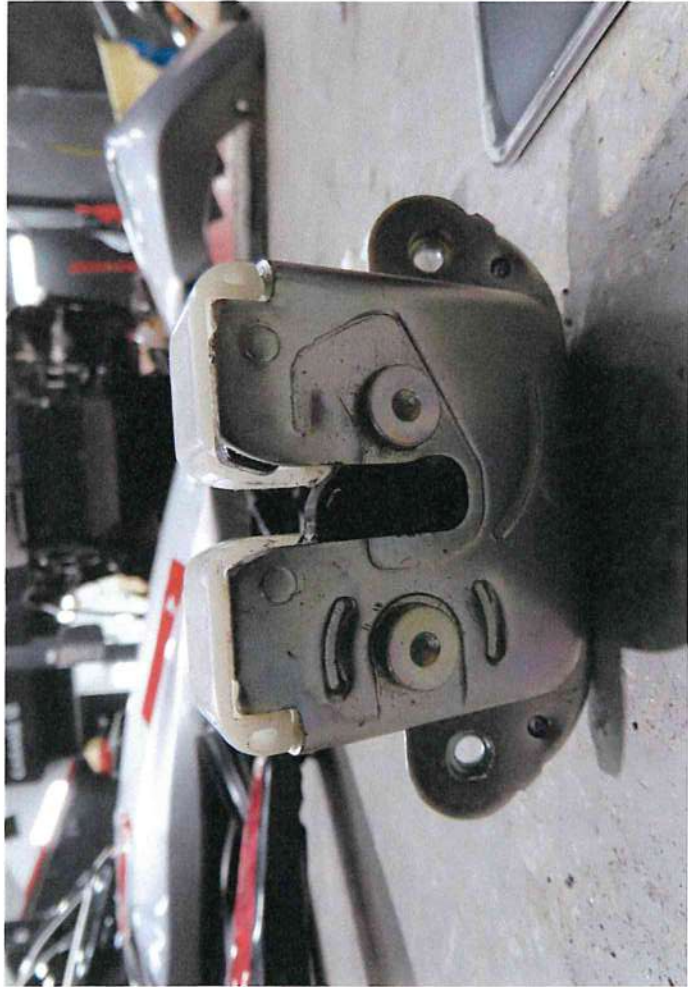




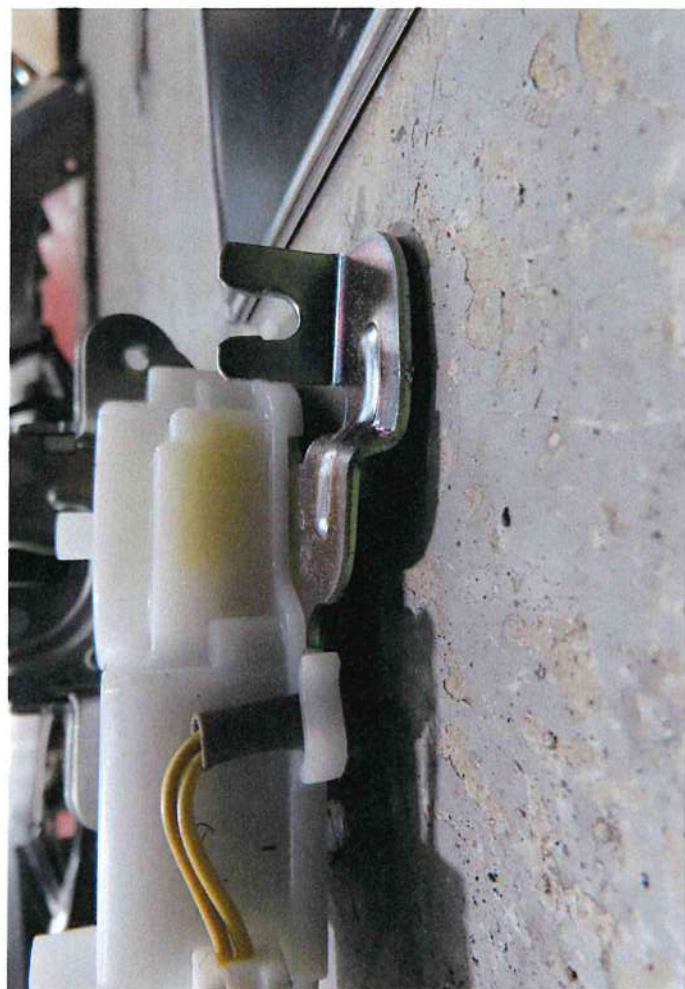




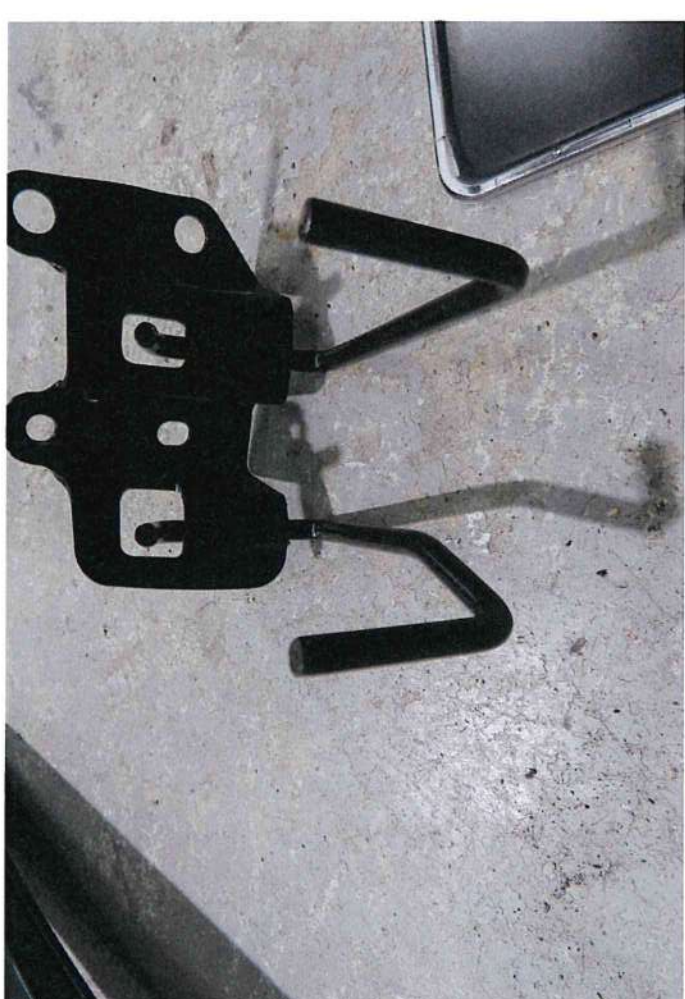




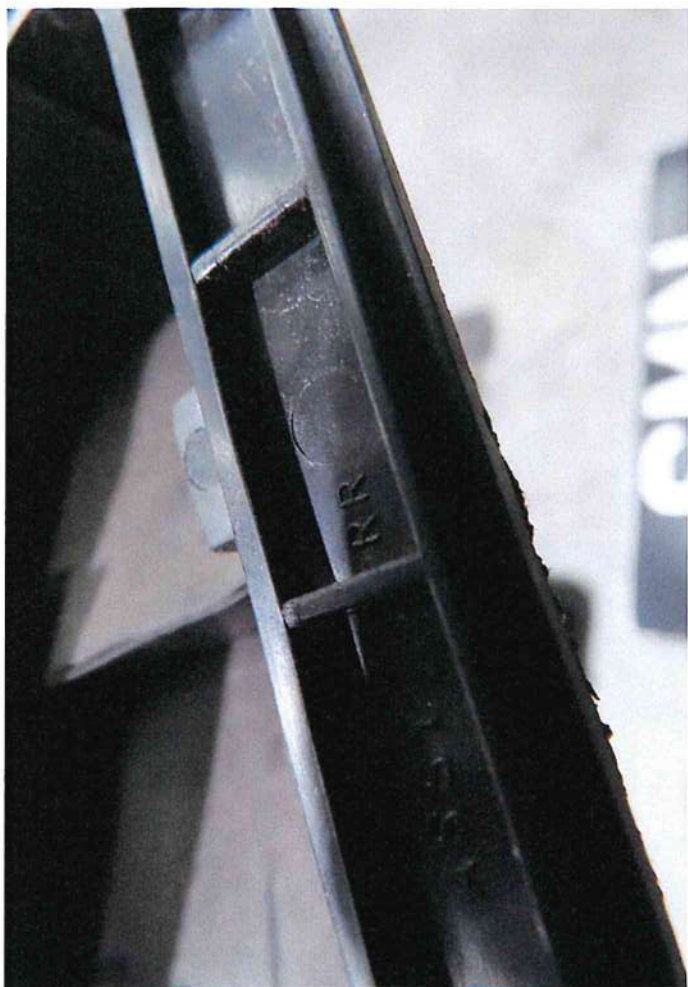




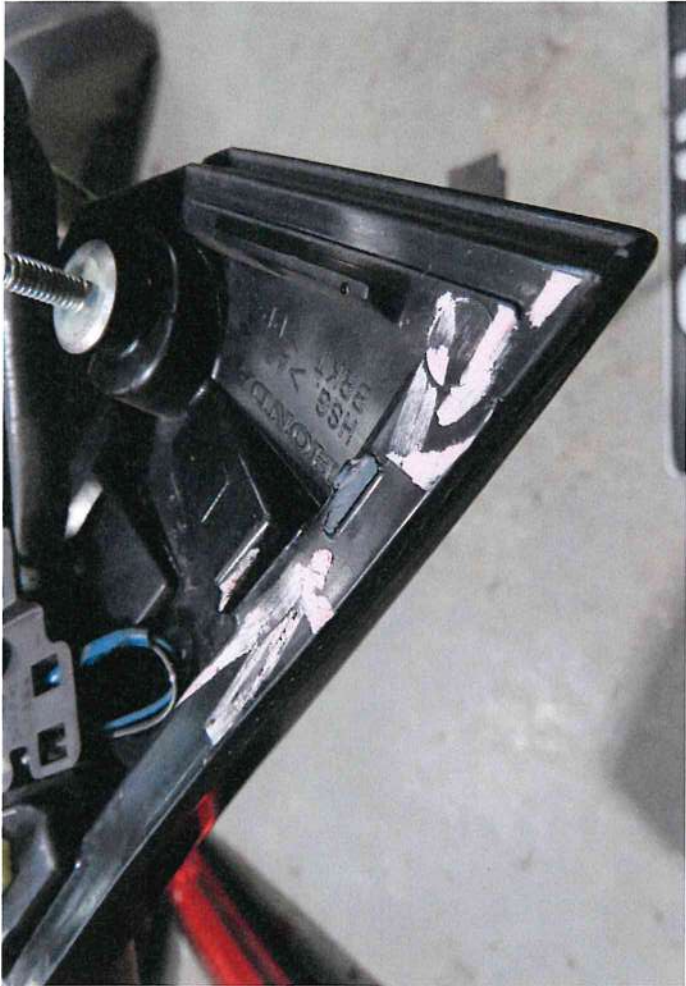




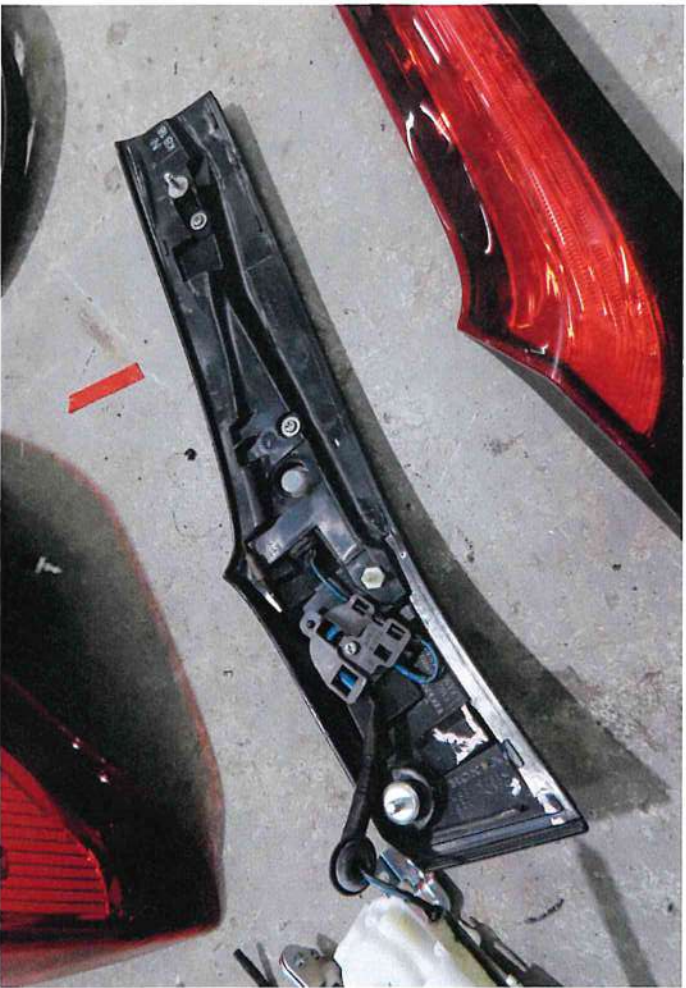
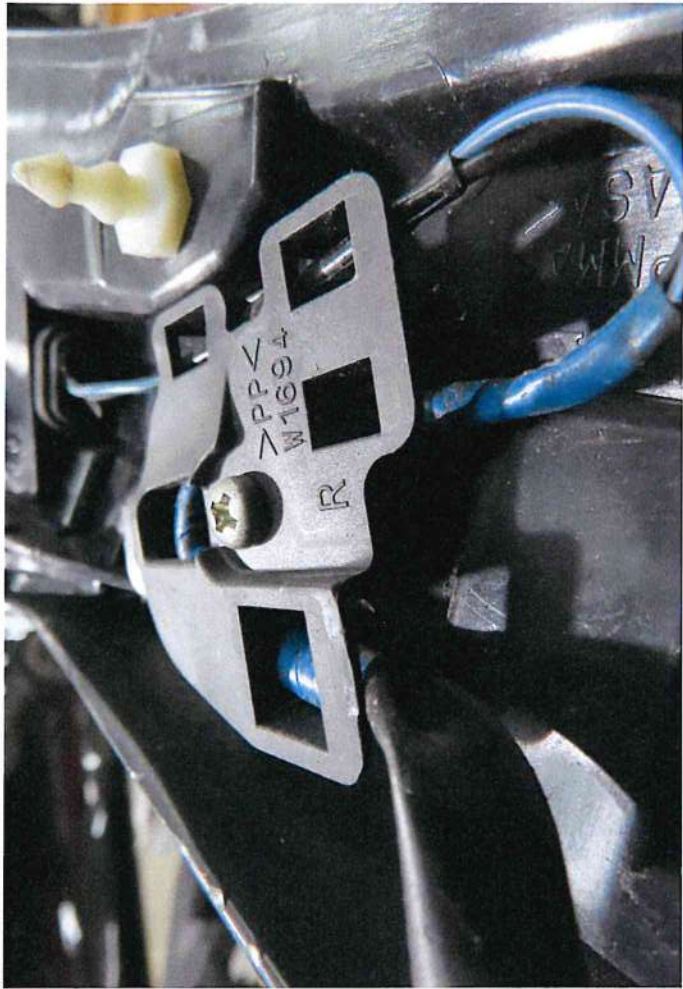




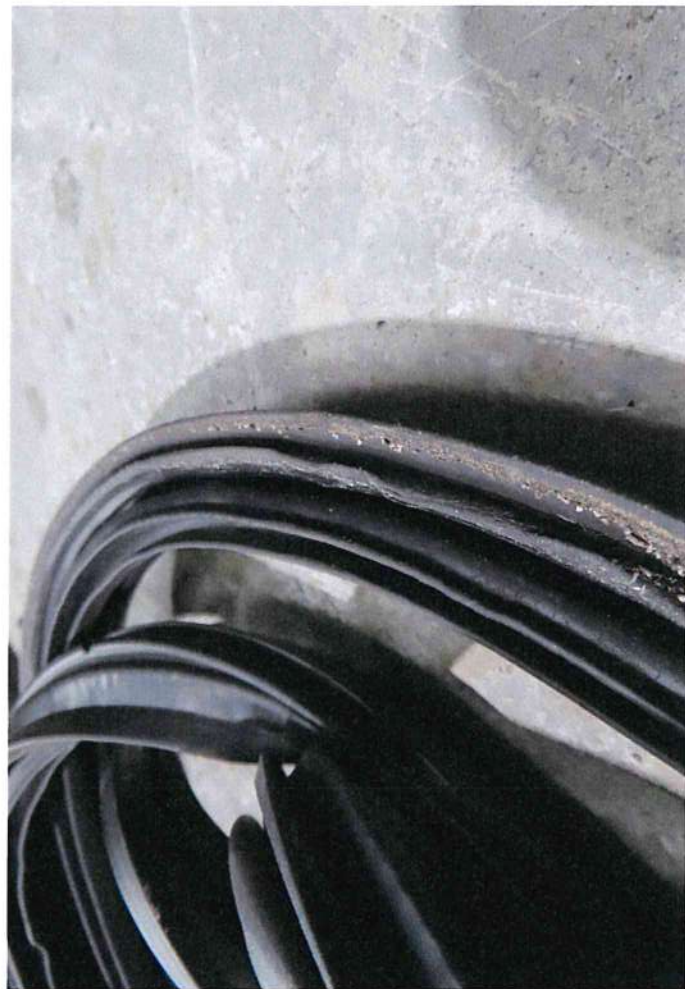
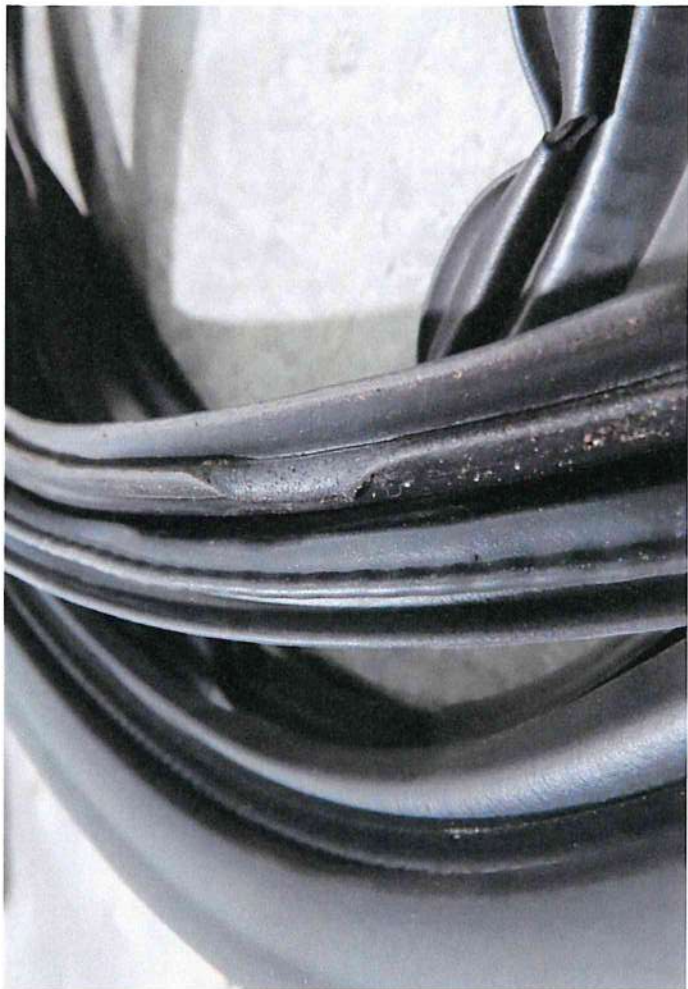
















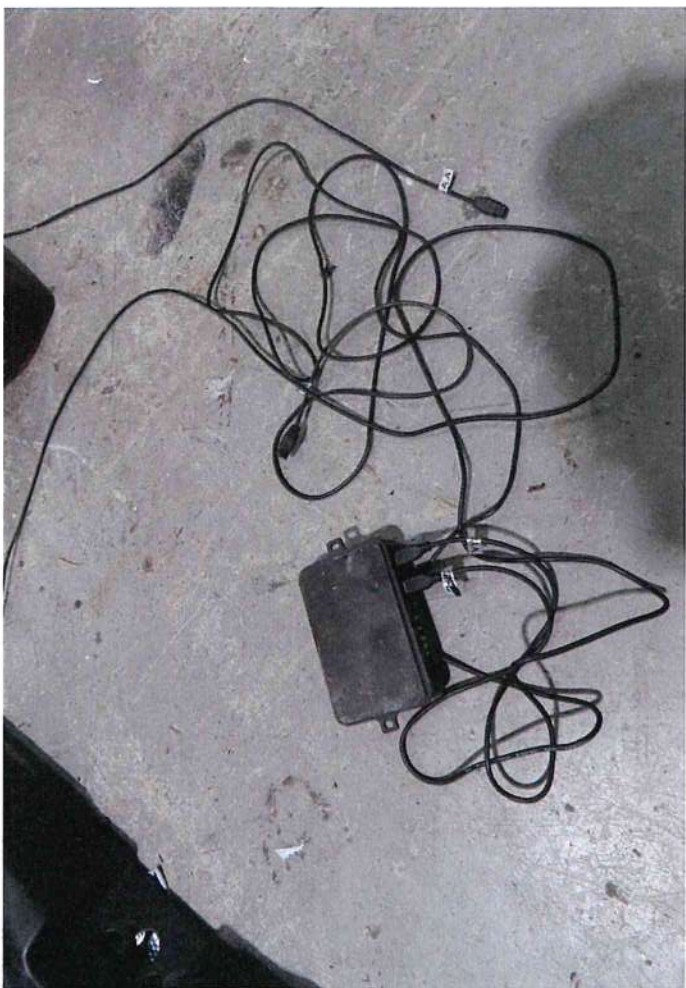












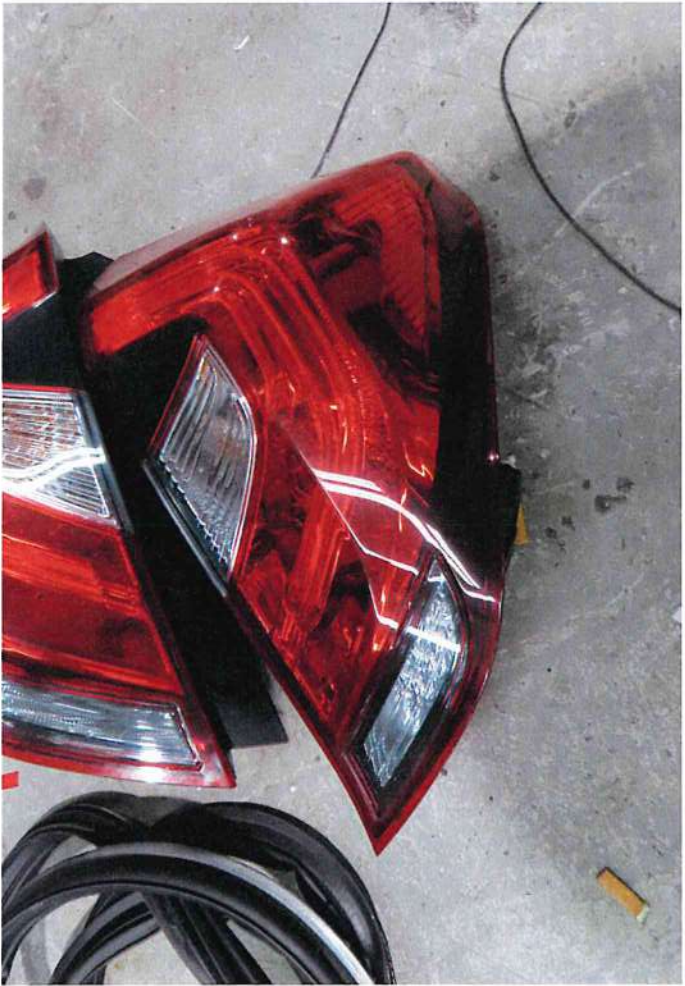




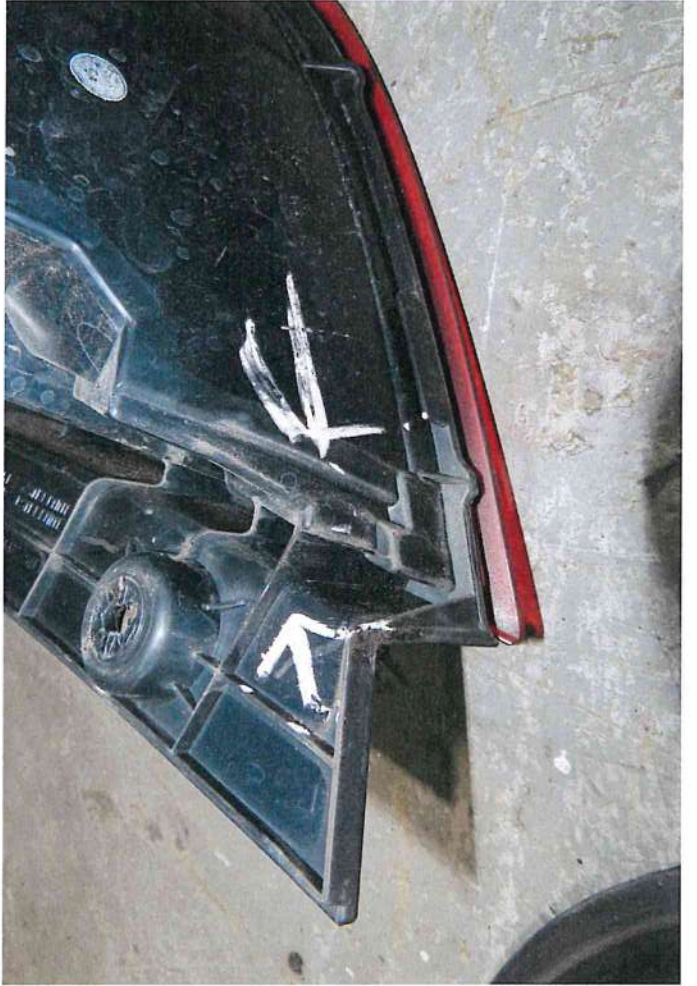














## SINGAPORE ACCIDENT STATEMENT

### IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

### ACCIDENT STATEMENT

Date of Submission	04/03/2022 16:36 (SGT)
Date of Accident	04/03/2022 09:00 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	STAMFORD ROAD
Country/State of Loss	Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMN5955J
-----------------------------	----------

#### INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	REUBEN BALA
NRIC No	SXXXX505B
Email Address	reuben.bala@yahoo.com.sg
Mobile Phone No	(Phone) +65-91835554
Alternative Phone No	(Home) +65-91835554

#### VEHICLE PARTICULARS

Manufacturer	Honda
Model	Fit
Variant	-
Exact purpose for which vehicle was being used at time of accident	Private hire
Are you claiming under your own insurance policy for repair to your vehicle?	No - Claiming third party
Vehicle Category	Private hire
Transmission	Auto
CC	1500

#### INSURANCE COMPANY

Name of Insurance Company	NTUC Income Insurance Co-operative Ltd
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	5111952263-02
Cover Note Number	-

#### DRIVER

Name of Driver	REUBEN BALA
NRIC No	SXXXX505B



Date Of Birth .....	01/05/1964
Occupation .....	Outdoor
Date Of Driving Pass .....	19/04/2003
Driving experience .....	18 YEARS AND 11 MONTHS
Gender .....	Male
Mobile Number .....	(Phone) +65-91835554
Alt. Phone Number .....	(Home) +65-91835554
Email Address .....	reuben.bala@yahoo.com.sg
Address .....	BLK 818 #02-409 WOODLANDS STREET 82
Address complement .....	-
Postcode .....	730818
Is the driver the policyholder? .....	Yes
If No, Relationship of the Driver with the Insured .....	-
Does Driver Own Other Vehicles? .....	No
Vehicle Registration Number of Other Vehicle Owned by Driver .....	-
Insurance Company of Other Vehicle Owned by Driver .....	-

#### GENERAL INFORMATION OF THE ACCIDENT

Type of Accident .....	Collision - Head to Rear
Weather Conditions .....	Clear
Road Surface .....	Dry

#### OTHER INFORMATION

Was any foreign vehicle involved in the accident? .....	No
Number of vehicles involved in the accident .....	2
Was anybody injured in the Accident? .....	Yes
Was any injured conveyed to hospital by ambulance? .....	No
Was any other vehicle or property damaged? .....	Yes
Number of Passengers (Including Driver) .....	2
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance? .....	No

#### PASSENGER 1

Name .....	UNKNOWN
Gender .....	Male

#### DETAILS OF POLICE ACTION

Was the accident reported to the police? .....	Yes
Police Station Name .....	Traffic Police
Police Station Phone No .....	(Phone) +65-65470000
Alt. Police Station Phone No .....	(Fax) +65-65474900
Police Station Address .....	10 Ubi Avenue 3 Singapore 408865
Was notice of intended Prosecution given? .....	No
If yes, against whom? .....	-

#### CIRCUMSTANCES OF ACCIDENT

#### REFER TO ATTACHED

#### ATTACHMENT(S)

Are accident photos available for attachment? .....	Yes
Was there any video captured by Car Camera? .....	Yes
Was there any audio recorded? .....	No

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number .....	SME8415D
Vehicle Manufacturer .....	Honda



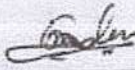
# SKETCH PLAN

## IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
  2. This Form must be completed by the Policyholder and/or the Authorized Driver.
  3. Information provided must be as truthful and accurate as possible. Any willful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
  4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
  5. Any false reporting may be referred to the Police for investigation.
  6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
  7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
  8. Consent under the Personal Data Protection Act (PDPA)
- I understand, acknowledge, agree and consent that:
- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this form and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
    - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
    - (ii) investigating the accident and/or my claims;
    - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
    - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/trust packages); and/or
    - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims.
 (collectively the "Purposes")
  - (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
  - (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.



Policyholder's Signature / Date & Time

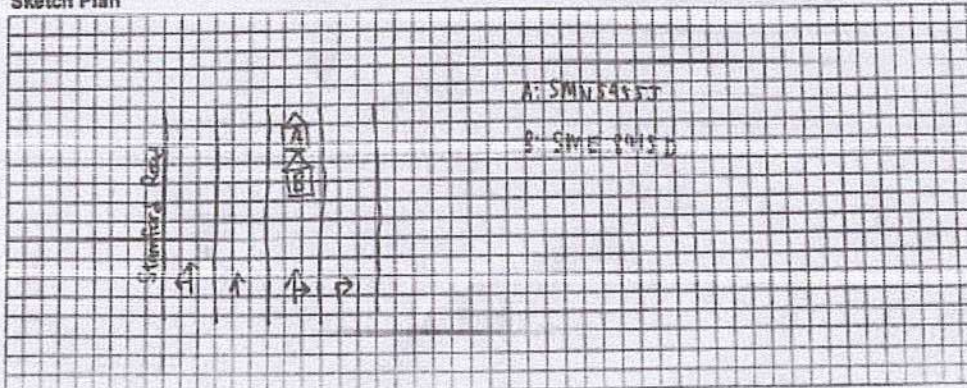


Driver's Signature (If driver is not the policyholder) / Date & Time

YILIN

Witnessed by Reporting Centre Personnel

## Sketch Plan






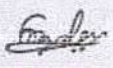
**Describe Circumstances of the Accident**

I was travelling on the second lane of the 4-lane road when the vehicle in front of me applied brakes. I braked but I was subsequently rear ended by SMEARID.

Refer to attached police report.

**Declaration**

We declare the foregoing particulars are true in every respect.

 Policyholder's Signature / Date & Time	 Driver's Signature (if driver is not the policyholder) / Date & Time	YILIN Witnessed by Reporting Centre Personnel
---	---	--





**SINGAPORE  
POLICE FORCE**



T/20220304/7010

Police Station Of Origin:  
Traffic Police  
10 Ubi Avenue 3 SINGAPORE 408665  
Tel No: 65470000

2 of 4  
Report No. T/20220304/7010

**CONTINUATION OF REPORT**

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No.	Effective	Expiry Date
SMN5955J	NTUC Income Insurance Co-Operative Limited	5111952263-02	20/08/2021	19/08/2022

Details of Person Involved			
Any Pedestrian Involved: No			
No. of Pedestrians Injured: NIL		Use of Pedestrian Crossing: NA	
<b>Driver</b>			
Name	NG CHING YING (HUANG ZHENG RONG)	ID No.	S7140299A
Related Vehicle	SME8415D (Car)	Contact No.	82827557
Hospital/Clinic	NIL	Class of Driving Licence & Expiry	Class: NIL Date of Expiry: NIL
Date	NIL	Date	NIL
No. of Days granted Medical Leave	NIL	Degree of	NIL
<b>Driver</b>			
Name	REUBEN BALA	ID No.	S2727505B
Related Vehicle	SMN5955J (Car)	Contact No.	91835554
Hospital/Clinic	24 HOUR WALK-IN CLINIC	Class of Driving Licence & Expiry	Class: NIL Date of Expiry: NIL
Date	04/03/2022	Date	04/03/2022
No. of Days granted Medical Leave	03	Degree of	Slight
<b>Passenger</b>			
Name	UNKNOWN	ID No.	NIL
Related Vehicle	NIL	Contact No.	NIL
Hospital/Clinic	NIL	Class of Driving Licence & Expiry	Class: NIL Date of Expiry: NIL
Date	NIL	Date	NIL
No. of Days granted Medical Leave	NIL	Degree of	NIL





SINGAPORE  
POLICE FORCE



T20220304/7010

Police Station Of Origin:  
Traffic Police  
10 Ubi Avenue 3 SINGAPORE 408665  
Tel No: 65470000

3 of 4

Report No. T20220304/7010

CONTINUATION OF REPORT

Brief Details.

I was travelling on the second lane of the 4-lane road when the vehicle in front of me applied brakes. I followed suit and was subsequently rear ended by SME8415D. I had one passenger with me when the accident occurred. I was advised by Grab to lodge an accident report on this said matter to the traffic police.





**SINGAPORE  
POLICE FORCE**



T:20220304/7010

1 of 4

Police Station Of Origin:  
Traffic Police  
10 Ubi Avenue 3 SINGAPORE 408865  
Tel No: 65470000

Report No. T:20220304/7010

**REPORT OF A TRAFFIC ACCIDENT**

Date/Time Report Made: 04/03/2022 10:49		Vide Report No.:		Station Diary No.:	
<b>Informant's Particulars</b>					
Name of Informant: REUBEN BALA			Address: 818 WOODLANDS STREET 82 #02-409 SINGAPORE 730818		
ID Type / ID No.: NRIC NO / S27275058			Contact No.: Home/Office: Mobile: 91835554		
Nationality: SINGAPORE CITIZEN			Email: REUBEN.BALA@YAHOO.COM.SG		
Sex: Male	Age: 57	Date of Birth: 01/05/1964	Type of Informant: Driver		
Race: Indian			Language: English		Institution / School Name:
Occupation: Grab driver			Driving Licence Information: Class:		Date of Expiry:

**General Information of the Accident**

Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 04/03/2022 09:00	Type of Location: X-Junction
Location: STAMFORD ROAD				
Weather: Clear		Road Surface: Dry	Road Speed Limit:	
Traffic Flow: One Way		Traffic Control: Traffic Light - Working	Traffic Volume: Moderate	
Type of Collision: Between Moving Vehicles - Head To Rear				Anyone conveyed by ambulance: No

**Details of Vehicle Involved**

Vehicle No.	Type	Make	Model	Color	Condition	No of
SME8415D	Car	HONDA		White		1
SMN5955J	Car	HONDA	FIT HYBRID 1.5 AUTO	Silver	Seriously Damaged	1

**Details of Vehicle Insurance**

Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
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